

# *Social Security Bulletin*



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State Public Assistance Legislation, 1957

State Unemployment Insurance Legislation,  
1957

Growth in Protection Against Income Loss  
From Short-Term Sickness: 1948-56

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# Social Security in Review

**N**ATIONAL caseloads rose in October for all five public assistance programs. In aid to dependent children an increase of 19,600 brought the total number of persons receiving this type of assistance to 2,433,500. The increases continued to be widespread, with 39 States reporting more recipients in October than in September. The number of persons receiving old-age assistance rose by 1,800 to a national total of 2,495,700; the increase was the first in 10 months. An unusually high proportion of States—more than half—reported increases from September in the number of aged recipients.

Approximately 108,400 recipients of aid to the blind and 287,400 recipients of aid to the permanently and totally disabled were on the rolls in October; these totals represented relatively small increases from September. Seasonal factors affected the general assistance caseload. An estimated 297,000 cases and 713,000 persons were receiving this type of aid—increases of 9,000 and 34,000 from the September totals.

California accounted for four-fifths of the national increase in the number of recipients of old-age assistance and nearly a fifth of the increase in the number of recipients of aid to dependent children. In these programs and in the program of aid to the blind, California made a number of policy liberalizations during October and initiated payments under its new medical care provisions.

Total expenditures for assistance under the special types of public assistance were \$6.4 million greater in October than in September, largely

because of the increases in old-age assistance (\$4.0 million) and aid to dependent children (\$1.9 million). California alone accounted for \$2.8 million of the increase in old-age assistance and \$1.1 million in aid to dependent children. California's payments under aid to the blind went up \$199,000—more than four-fifths of the national increase.

Nationally, the average payment under each of the special public assistance programs was higher than in September. The increases per recipient of \$1.57 in old-age assistance, \$0.56 in aid to dependent children,

and \$2.18 in aid to the blind reflected largely the higher averages paid in California. Sizable increases in average payments for old-age assistance, aid to the blind, and aid to the permanently and totally disabled resulted in Nebraska from the initiation of vendor payments for medical care from funds for these programs. Formerly, vendor medical payments in behalf of recipients of these types of aid had been made only from county general assistance funds. Sizable increases in average payments for the special types of public assistance were also reported by Massa-

	October 1957	September 1957	October 1956
<b>Old-age, survivors, and disability insurance:</b>			
Monthly benefits in current-payment status:			
Number (in thousands) .....	10,924	10,792	8,702
Amount (in millions) .....	\$592	\$584	\$461
Average old-age benefit (retired worker) ...	\$64.41	\$64.31	\$63.31
Average old-age benefit awarded in month ....	\$69.00	\$69.12	\$68.01
<b>Public assistance:</b>			
Recipients (in thousands):			
Old-age assistance .....	2,496	2,494	2,513
Aid to dependent children (total) .....	2,433	2,414	2,227
Aid to the blind .....	108	108	107
Aid to the permanently and totally disabled.	287	286	265
General assistance (cases) .....	297	288	282
Average payments:			
Old-age assistance .....	\$60.67	\$59.10	\$57.47
Aid to dependent children (per family) ....	100.10	97.90	93.06
Aid to the blind .....	66.21	64.03	62.87
Aid to the permanently and totally disabled.	59.53	59.06	57.93
General assistance (per case) .....	57.66	55.96	54.28
<b>Unemployment insurance:</b>			
Initial claims (in thousands) .....	1,193	1,032	834
Beneficiaries, weekly average (in thousands) ..	1,020	975	752
Benefits paid (in millions) .....	\$132	\$113	\$91
Average weekly payment for total unemployment .....	\$29.20	\$28.64	\$27.57

chusetts and New Hampshire, where more liberal standards of assistance were applied beginning in October. Fluctuations in vendor payments for medical care accounted for most of the substantial changes in average payments in other States.

General assistance payments, for the Nation as a whole, rose \$915,000 or 6.3 percent in October; the average payment increased \$1.70 per case. Among the States, changes in average payments ranged from a decrease of \$4.77 in Connecticut and North Dakota to an increase of \$6.84 in Nebraska.

California initiated a program of aid to the permanently and totally disabled in October but made payments to only a few recipients. Forty-eight States now have programs for the needy disabled.

● At the end of October, monthly benefits amounting to \$592.2 million were being paid under the old-age, survivors, and disability insurance program to 10.9 million persons. The totals increased about \$131.3 million in monthly amount and 2.2 million in number from the totals a year earlier; the percentage increases were 28.5 percent and 25.5 percent, respectively. Among the various types of benefits the increase in number ranged from 37 percent for wife's or husband's benefits and widow's

or widower's benefits to 7 percent for mother's benefits, paid to young widows.

The record growth in the number of beneficiaries in the past year reflects the many claims filed by (1) self-employed farmers and other workers (and their dependents) who qualified for benefits solely as the result of work newly covered under the 1954 and 1956 amendments, (2) women aged 62-64 who qualified for benefits under the provision in the 1956 amendments that lowered the minimum retirement age for women from 65 to 62, and (3) disabled workers aged 50-64 who, beginning July 1957, could become entitled to monthly disability insurance benefits as provided by the 1956 amendments. At the end of October about 131,000 disability insurance benefits were being paid.

About 8.9 million men aged 65 or over and women aged 62 or over were receiving monthly benefits—about 1.9 million more than the number of persons aged 65 or over receiving monthly benefits in October 1956. Their monthly benefits totaled \$508.7 million, compared with \$395.3 million a year earlier. Retired workers made up 68 percent of all aged beneficiaries; their average monthly benefit of \$64.41 was \$1.10 higher than that in October 1956. An increase of 176,000 for the 12 months

brought to almost 1.9 million the number of beneficiaries receiving mother's and child's benefits (including child's benefits paid to disabled persons whose disability began before they reached aged 18). Their monthly benefits totaled \$74.0 million.

Monthly benefits awarded in October numbered 211,000, about 23,000 more than in September and 95,000 more than in October 1956. About 2,600 child's benefits were awarded to totally disabled persons aged 18 or over. By the end of October, such benefits had been awarded to almost 25,000 persons. Lump-sum death payments made during the month totaled \$12.5 million. The average lump-sum payment per deceased worker was \$201.56, about the same as in September.

● Unemployment covered by the State unemployment insurance programs and the program of unemployment compensation for Federal employees increased during October. Insured unemployment continued to rise and amounted in an average week to 1,237,000 or 6 percent more than in September. The number of initial claims, which represent new unemployment, increased 16 percent to a total of 1,193,000—43 percent higher than the total in October 1956.

(Continued on page 20)

	October 1957	September 1957	October 1956	Calendar year 1956	1955
Civilian labor force, <sup>1 2</sup> total (in thousands) .....	68,513	68,225	68,082	67,530	65,847
Employed .....	66,005	65,674	66,174	64,979	63,193
Unemployed .....	2,508	2,552	1,909	2,551	2,654
Personal income <sup>1 3</sup> (billions; seasonally adjusted at annual rates), total .....	\$345.6	\$346.6	\$334.1	\$326.9	\$305.9
Wage and salary disbursements .....	239.9	241.5	231.8	227.2	210.3
Proprietors' income .....	40.6	40.7	40.9	39.6	39.2
Personal interest income, dividends, and rental income .....	42.1	42.0	40.6	39.8	37.3
Social insurance and related payments .....	16.7	16.1	13.9	13.5	12.4
Public assistance .....	2.8	2.8	2.6	2.6	2.5
Other .....	10.4	10.3	10.0	9.9	9.4
Less: Personal contributions for social insurance .....	6.8	6.8	5.8	5.7	5.2
Consumer price index, <sup>1 4</sup> all items .....	121.1	121.1	117.7	116.2	114.5
Food .....	116.4	117.0	113.1	111.7	110.9
Medical care .....	139.7	139.0	134.1	132.6	128.0

<sup>1</sup> Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

<sup>2</sup> Bureau of the Census. Beginning with the 1957 data, two relatively small groups of persons formerly classified as employed ("with a job but not at work") are assigned to different classifications, mostly to the unemployed. The change in definitions lowers the employment estimates by about 200,000-300,000

a month for recent years and raises the unemployment estimates by almost the same amount.

<sup>3</sup> Data from the Office of Business Economics, Department of Commerce. Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Annual Statistical Supplement*, 1955, page 7, table 1.

<sup>4</sup> Bureau of Labor Statistics.



# State Public Assistance Legislation, 1957

by MARGUERITE WINDHAUSER and GEORGE J. BLAETUS\*

*In 1957 the legislatures of most States met for the first time since Congress passed the Social Security Amendments of 1956. These amendments include measures significantly affecting the public assistance programs, and students and observers of developments in public welfare will be interested in the extent to which they are reflected in the 1957 State legislation. Other laws were enacted in response to attitudes and conditions in the individual States.*

THE major changes made in public assistance programs by State legislatures during 1957 dealt to a great extent with program developments and revisions related to the amendments to the Social Security Act adopted by Congress in 1956. Other changes reflect State interest in eliminating and simplifying requirements that were unproductive, difficult and costly to administer, and not closely related to the purpose of the programs. Although complete information was not available at the time this article was prepared, it reflects to a substantial extent the actions taken by the States affecting their public assistance programs.

The amendments to the Federal law clarified the service objectives of the public assistance program, stressed the importance of trained social workers in administration, and established a program of research and development projects in social security. They also included separate financing provisions for assistance in the form of medical care payments on behalf of recipients and provisions increasing the maximum on the individual monthly assistance payment in which the Federal Government can participate financially. Other changes concern the conditions under which Federal grants for public assistance are available to the States.<sup>1</sup>

To take advantage of these changes in the Federal law, the States must amend the plans for the provision

of public assistance that they had submitted earlier to the Department of Health, Education, and Welfare. If a State has authority, under existing law, to take the action required by the Federal amendments, no special legislative modification of the State assistance law is necessary.

## Welfare Services

Many State welfare laws have long included provisions for various welfare services, as well as for financial assistance to needy individuals. The Social Security Act has permitted Federal sharing in the costs of providing such services to applicants for and recipients of public assistance on a fifty-fifty basis as a cost of administration. The Eighty-fourth Congress, however, added language to the four public assistance titles of the Act that places greater emphasis on the development of services. This emphasis is in terms of helping the aged to attain self-care; of helping the blind, the disabled, and relatives caring for dependent children toward self-support and self-care; and of strengthening family life in the program of aid to dependent children. To this end, Congress specifically identified the provision of services as a purpose of each title, added a requirement that State plans describe the services the State would make available, and specified that the services provided by agency staff are a proper charge to the administrative costs in which the Federal Government shares. This emphasis on services has been reflected in State program activities in nearly all States and in the laws adopted by a number of States.

Alaska, South Dakota, and Wash-

ington, for example, added to their public assistance laws service provisions that follow the lines of the Federal amendments. Oregon extended the authority of its Public Welfare Commission and authorized expenditures for services in old-age assistance, aid to the blind, aid to the permanently and totally disabled, and aid to dependent children. An Illinois amendment authorizes self-support and self-care services. Georgia clarified the legal basis on which the State Welfare Department operates with respect to the expenditure of State funds for activities encouraging self-support and self-care.

Wyoming added to its general welfare and health law a provision giving the welfare department the responsibility to initiate or to cooperate with other agencies in developing measures and procedures within the scope of public welfare services.

## Training of Public Welfare Personnel

The 1956 amendments authorized a Federal appropriation equal to 80 percent of the total amount spent in the States for training public welfare personnel—a provision designed to assist the States in increasing the number of adequately trained personnel available for work in the public assistance programs. Although no Federal funds have been appropriated to carry out this provision, some State legislatures were stimulated by the amendments to enact cooperating laws on this subject.

In a few States the new legislation relates directly to the Federal amendment and makes it possible for the States to take prompt action under the amendment whenever Federal funds become available. Other State legislation provides authority, funds, or a more specific legal base for training and staff development activities carried on by the State welfare departments. California law, for example, provides authorization under which both State and county staff may benefit from Federal funds

\* Division of Program Standards and Development, Bureau of Public Assistance.

<sup>1</sup> See Charles I. Schottland, "Social Security Amendments of 1956: A Legislative History," *Social Security Bulletin*, September 1956.

for this purpose. Under enabling acts adopted in Alaska and Illinois, the State agency may take advantage of the Federal amendment.

The Utah Legislature authorized the Public Welfare Commission to cooperate with the Federal Government in a personnel training program for more effective and efficient operation. This law then follows the specifications of the Federal Act in authorizing grants to public or non-profit institutions of higher learning. The amount of State funds expended under this authorization may not exceed  $\frac{1}{4}$  of 1 percent of all funds appropriated to the welfare agency. Oregon empowered the State agency, with the cooperation and financial assistance of the Federal Government, to spend necessary funds for training personnel employed or preparing for employment and to do so directly or indirectly through fellowships or grants to institutions of higher learning or through any other method for which Federal funds may be made available.

Montana directed the Department of Welfare to develop policies relating to educational leave of employees and prospective employees and to the staff development needs of employees. Ohio authorized the State agency to spend appropriated funds and to contract for the education and training of professional personnel. Wisconsin established a legal basis for a new educational leave program under its 1957 appropriation act.

The Georgia Legislature passed a resolution permitting a constitutional amendment to be submitted for referendum in 1958 that would enable all State agencies to use State funds for educational leave purposes and thus be able to receive Federal funds for training.

### **Research and Demonstration**

Five States passed enabling legislation in the field of research. Illinois, Oregon, and Wyoming may now enter into agreements with the Federal Government for cooperative research and demonstration projects and expend the necessary funds to do so. New York appropriated funds to the Department of Social Welfare for research and demonstration projects directed toward preventing or

reducing indigence among the aged. Ohio legislation permits the State agency to expend appropriated funds and enter into contracts for research. No Federal funds have, however, been appropriated for this purpose.

### **Medical Care**

The separate matching formula adopted by Congress in 1956 for financing medical care for recipients of public assistance caused some States to review their legislative bases. Many States were already providing medical care under their assistance programs, some financing it entirely from State and/or local funds and some with Federal financial participation. Ever since the public assistance programs under the Social Security Act were established, some States included medical care items in the standards used in determining the amount of the assistance payment. Other States paid the suppliers of medical services directly and without Federal participation until 1950, when the definition of assistance in the Social Security Act was amended to allow Federal sharing in the cost of those payments.

Thus, before the 1956 amendments providing for separate financing of direct payments for medical care, many States already had a legal base that permitted them to meet the costs of medical care under their assistance programs. The 1956 legislation permits the Federal Government to participate on a fifty-fifty basis in medical care expenditures up to a maximum determined by multiplying \$6 a month by the number of adult recipients in a State and \$3 a month by the number of children receiving assistance.<sup>2</sup>

Five States passed enabling legislation with a broad base for furnishing medical and remedial care for public assistance recipients. They are California, Nevada, South Dakota, Utah, and Vermont. The authorization is limited in both Nevada and Vermont to the three categorical programs for adults and excludes aid to dependent children; Nevada, however, has no program of aid to the

permanently and totally disabled, and California did not include that program in its medical care legislation. South Dakota failed to appropriate funds to carry out the enabling law.

Other States enacted legislation that permits payments to be made directly to the suppliers of medical care. Such laws were enacted in Georgia, Montana, Nebraska, Tennessee, and Wyoming to cover the four federally aided programs. Iowa received authorization to make payments to suppliers of medical care in its three programs (the State does not have a program of aid to the permanently and totally disabled). The State public assistance agency in Montana is authorized to administer and supervise the making of medical care payments on behalf of recipients.

Michigan, Ohio, and Tennessee permit the establishment of a pooled fund from which payments can be made to the suppliers of medical care. Such a fund is made up of a monthly per capita payment to meet the medical care requirements of the needy. Tennessee and Michigan received authorization to pay the costs of hospital care for public assistance recipients. Under the Michigan law, 90 percent of the costs of hospitalization will be paid through the pooled fund, and the balance will be paid by the general assistance agencies. In Ohio, only the costs for aged recipients are met by the fund.

In Maryland the indigent have been receiving medical care under a law authorizing its provision by the State Health Department. Legislation was passed to bring the responsibility for the medical care of public assistance recipients under the Welfare Department and thus obtain Federal participation in these expenditures. The Arkansas Legislature appropriated \$1 million for hospitalization, drugs, and outpatient clinical care at the State University Hospital for public assistance recipients. Funds are also provided for additional staff for this activity.

### **Money Payments**

In 1956 Congress raised from \$55 to \$60 the maximum on assistance payments to the needy aged, the blind, and the disabled in which the

<sup>2</sup> An amendment to the Social Security Act adopted in 1957 gives each State the option of operating under the 1956 provision or of using the formula previously in effect.



Federal Government will participate. In aid to dependent children the maximums were raised to \$32 each for the first child and the relative with whom the child lives and to \$23 for each additional child. Previously, also, the amount of the Federal share was determined in relation to an individual maximum on the total of monthly money payments to and payments for medical care on behalf of a recipient. Under present law, beginning July 1, 1957, these maximums apply only to Federal financial participation in money payments, with Federal sharing in payments for medical care on behalf of recipients computed separately (except in those States that choose, under the 1957 amendment, to operate on the old basis).

Many States with State-established maximums on assistance payments already have the legislative authority necessary to relate their maximums to the new dollar amounts established by Federal law. Thus few States needed legislation to obtain Federal participation in higher payments to the needy. South Dakota increased to \$65 the maximum payments for the aged, the blind, and the disabled. In aid to dependent children the maximums were set at \$75 for the one-child family, \$100 for the two-child family, \$118 for the three-child family, and \$136 for the four-child family. No change was made in the maximums for larger families. In Utah, new legislation set higher maximums on payments to needy households under the State assistance programs. The maximum payment for a one-person case is now \$75, for two persons it is \$120, and for three persons it is \$142; the maximum is \$18 for each additional person up to and including seven persons, and \$12 for each additional person beyond seven in the case.

California made legislative changes affecting the aged, the blind, and dependent children. In old-age assistance, payments to recipients who have special needs requiring an additional amount may be increased as much as \$16 above the new maximum of \$89 for basic needs (formerly \$85). In aid to the blind the maximum for basic requirements was increased from \$95 to \$99, and payments may go up to \$110 for recip-

ients with special needs. In aid to dependent children, the maximum payment for one-child families was increased from \$115 to \$145.

Minnesota increased from \$65 to \$71 the maximum money payments to the needy aged and from \$65 to \$70 the payments to the disabled. The maximum for aged recipients living in licensed homes was increased from \$75 to \$90. Nebraska raised the maximums in old-age assistance from \$65 to \$70 and in aid to the blind from \$80 to \$100. An Illinois law removed the \$65 maximum in aid to the blind.

Arkansas, Colorado, and Washington enacted other types of legislation affecting public assistance payments. Under Arkansas law, \$55 a month is declared the minimum amount necessary to provide an adequate subsistence standard for aged persons. The minimum assistance payment will be the difference between any available income and \$55. A qualifying clause was added to the effect that this language is not to limit payments for nursing-home care for the aged.

Colorado enacted legislation that implements a constitutional amendment approved in the general election of 1956 and that provides for a basic minimum monthly amount of \$100 to eligible aged persons. The State Board of Public Welfare is authorized to adjust this minimum upward if changes in living costs justify an increase.

Washington amended its basic public assistance law to increase from \$65 to \$75, on the average, the minimum cost of consumption items in its assistance standards and repealed the provisions relating to reductions in payment when funds are not sufficient to pay full grants.

### **Definition of 'Dependent' Child Extended**

In 1956 Congress extended the program of aid to dependent children by providing Federal financial participation in assistance to small additional groups of needy children. It deleted the provision that permitted Federal sharing in assistance to children aged 16 and 17 only if they were regularly attending school and added first cousin, nephew, and niece to the list of relatives with whom a

dependent child may be living and receive aid. Although the number of children affected is comparatively small, the States regard the 1956 Federal legislation as highly important in helping them reach additional needy children.

Fourteen States made related changes in their laws to extend the services of aid to dependent children to additional groups of children. Alaska, Arkansas, Kansas, Maine, Maryland, Montana, New York, Oregon, Pennsylvania, South Carolina, and Washington brought their laws into agreement with the provisions of the Federal Act. Nevada included the specified relatives but placed a limit of 16 on the age of eligible children. Missouri made the same addition to the list of specified relatives; it raised the age limit for eligible children from 16 to 18 years but requires school attendance for children from age 7 up to 18. Maryland included the relatives listed in the Federal law, as well as all other relatives who may be included later by the Social Security Act. Connecticut now aids dependent children who are over age 18, but without Federal participation in these assistance expenditures.

### **New State Programs**

Two States, California and Texas, established new programs for aid to the permanently and totally disabled. Forty-eight of the 53 jurisdictions are now providing assistance to needy disabled persons with Federal grants under the provisions of title XIV of the Social Security Act. The definition of a disabled person in the two State laws is more narrow than the governing interpretations of the Federal Act.

### **Residence**

In South Dakota the programs of old-age assistance and aid to the permanently and totally disabled were liberalized to conform to the residence requirement in aid to the blind—that is, 1 year of residence immediately preceding the application or, if the person is receiving assistance from another State, the same period of residence that would be required of a South Dakota resident moving to that State. Minnesota, with a 1-year requirement in

old-age assistance, enacted a provision similar to that of South Dakota with respect to persons receiving assistance from another State who apply in Minnesota. Vermont legislation establishes uniform residence requirements in old-age assistance, aid to the blind, and aid to the permanently and totally disabled. Under a regulation approved by the attorney general, the residence requirement in these programs is now 5 years in the last 9 and 1 year immediately preceding the application.

Wisconsin, which previously had no residence requirement for aid to dependent children, enacted an amendment making the requirement the same as in the other programs—that is, 1 year of residence.

Tennessee amended the 1-year residence requirement in each program to make it possible to grant assistance to persons who abandon Tennessee residence but return to the State within the year. In Kansas, there was further relaxation in residence requirements for certain veterans, their wives, widows, and children under age 14 for all types of assistance; all requirements are waived if the veteran was a resident of the State at the time he enlisted in the Armed Forces. Iowa and North Carolina in aid to the blind and California in old-age assistance and aid to dependent children made technical amendments relating to residence. A Maine law grants authority to enter into reciprocal agreements with other States concerning out-of-State payments.

### **Property Reserves**

Eight States liberalized their laws governing the amount of property that an assistance recipient may hold. The Maine Legislature raised the existing limitations on personal property in old-age assistance, aid to the blind, and aid to the permanently and totally disabled to \$500 for the individual recipient and spouse. In aid to dependent children, \$500 was set as the limitation for the eligible child and the adult whose requirements are not included in the payment and \$800 for two or more individuals whose requirements are included.

The amount of reserves that an

old-age assistance recipient may hold was increased in Colorado, Georgia, and Minnesota. In Colorado the recipient is allowed to retain up to \$1,000 in cash and be eligible for aid. The Georgia statute, in raising the amount of personal property reserve from \$600 to \$800, declared it "for the purpose of taking care of unexpected serious illness, funeral, and other unforeseen happenings or events." Minnesota increased the equity in property used as a home—stead from \$7,000 to \$10,000.

Wisconsin brought the program of aid to dependent children into conformity with the other public assistance programs by a slight liberalization that placed holdings of \$500 in cash or other liquid assets outside agency control.

California increased from \$3,500 to \$5,000 (assessed valuation, less encumbrances) the amount of real property a recipient of old-age assistance or aid to the blind may retain and qualify for assistance. In aid to dependent children, the amount was increased from \$3,000 to \$5,000. California law also dealt with the sale of real property that had provided a home for the aged, blind, or disabled recipient. The proceeds from the sale may be held indefinitely as trust deed, promissory note, or mortgage, when all payments are to be applied to the balance due on a new home.

Vermont clarified its law relating to the ownership of real and personal property and provided that an eligible individual may not have an interest in real property other than a home. Utah legislation provides that when assistance is granted on a temporary basis to persons having property worth more than the maximum amounts specified in the law, the assistance shall be on such terms or conditions as the State agency considers equitable.

### **Citizenship**

Maine and Nevada, without citizenship requirements in their other programs, repealed the citizenship requirements in old-age assistance. Minnesota did the same in old-age assistance and aid to the permanently and totally disabled. California, in its new program of aid to the permanently and totally disabled, ac-

cepts residence in the United States since July 1, 1932, in lieu of citizenship, if the noncitizen meets certain other conditions. Florida, which has no requirement of citizenship for the needy blind and for dependent children, liberalized its present limitation for the aged and the disabled by accepting 20 years of residence in the United States as a substitute for citizenship.

### **Special Requirements in Aid to Dependent Children**

Although a few State legislatures considered bills making eligibility conditions more restrictive for certain groups of needy children, only Arkansas enacted such legislation. One law adds to the existing provisions related to the denial of assistance to children in "unsuitable" homes. Another requires that the relative with whom the child lives present reasonable proof that the assistance payment has been spent for the child's benefit. Both laws carry a saving clause making them effective only if they are in conformity with the Federal law. New legislation in Illinois provides that, as a condition of eligibility, applicants for and recipients of aid to dependent children must avail themselves of legal remedies for obtaining child support.

The Louisiana Legislature established in 1956 a committee charged with making a study of illegitimacy as it relates to public assistance. The committee is to submit its recommendations to the next legislature.

### **Relatives' Responsibility**

Several States enacted legislation relating to the responsibility of relatives for support of persons receiving public assistance. The new laws show recognition of the complexity of factors that affect family relationships and responsibility. A Connecticut law relieves children of liability for the support of parents if it is established that, for a 10-year period before the child reached his majority, there was total failure to provide reasonable support and care within the parent's financial capability. Maine also removed the legal liability of adult children whose ties with parents were broken during minority.



Oregon legislation provides that relatives of public assistance recipients will not be liable for monthly contributions until their gross income reaches a higher figure than that formerly specified. Under the revised statute the contribution rates go into effect when there is a gross annual income of \$5,000 if one person is dependent upon the income and at \$6,000 if two persons are dependent on it. The law also exempts the child of a needy person from responsibility for support if during his minority the parent abandoned or deserted the child or, without good cause, had been responsible for the child's being dependent. New Mexico's law modified provisions enacted 2 years earlier by reducing the number of relatives considered liable for support and the amount they must contribute. Under a Colorado amendment, no aged person will be denied assistance because his relatives may be financially able to contribute to his support and maintenance.

### **Standard-Setting Authorities for Institutions**

During 1957, nursing-home fires occurred in Iowa and Missouri and resulted in legislation in both States to prevent further disasters of this sort. Iowa revised its law extensively to tighten the provisions governing the licensing of nursing homes. Missouri passed stringent inspection and licensing laws for nursing homes and continued administrative responsibility in the State Division of Health.

Illinois amended its law relating to the licensing of nursing homes and homes for the aged to provide for higher standards and stricter enforcement and to extend the law's application to shelter-care homes furnishing personal services to infirm persons not requiring professional or practical nursing. New York authorized the attorney general, when requested, to bring injunction proceedings for violations or threatened violations of the licensing laws; this move was made to help enforce provisions relating to the operation of private proprietary and nursing convalescent homes and homes for adults. Legislation in Indiana established a nursing home council and provided for the licensing of nursing homes and for their regulation by

the State Board of Health with the council's advice; previously the State Welfare Department was the responsible body.

Georgia law provides for an inspection of physical plants housing aged people. Certain group-care facilities providing personal care or service for four or more aged, infirm, or handicapped persons (excluding facilities providing skilled nursing care or medical supervision) must be licensed in Nevada. Connecticut and Maryland passed legislation regarding assistance recipients receiving institutional care. In Connecticut assistance payments may now be made to recipients in homes with life-care contracts under specific conditions. Maryland repealed sections of its law that had prohibited payments to recipients in public institutions.

### **Guardianship**

Each legislative year reflects concern in some States about old-age assistance recipients and their capacity to manage their affairs. Maryland repealed its law setting up special guardianship provisions for public assistance recipients. The State has a general guardianship law for persons mentally incompetent and passed a new law providing that persons who are not mentally incompetent but who have difficulty managing their affairs may by their own written request have a conservator appointed.

Oregon amended its law relating to assistance payments made to guardians to include payments to conservators as well, provided that such payments do not result in the loss of Federal matching funds. The general guardianship law of Idaho now permits fees and bonds to be waived when the estate of the ward consists primarily of income essential to his subsistence.

### **Liens and Recoveries**

Several States eliminated or revised their provisions for the recovery of assistance granted to needy individuals, and a few States enacted provisions related to fraud.

Washington repealed a law providing for recovery of assistance payments from the estates of deceased recipients. New Mexico repealed, effective July 1, 1957, a lien law en-

acted 2 years earlier. The law allowing claims against the estates of deceased old-age assistance recipients was repealed in Nevada. Connecticut revised its provisions for preferred claims under its programs of assistance to the aged, the blind, and the disabled to provide that the State shall have a claim against the estate of a deceased recipient to the extent that the estate is not needed for the support of the surviving spouse, parent, or dependent children. In aid to dependent children, a similar provision was adopted concerning a claim against the estate of a deceased parent. In North Carolina the lien law was amended to permit cancellation of an old-age assistance lien on payment of a lump sum.

The Illinois Legislature made several changes to broaden the responsibility of applicants and recipients for reporting changes in income and resources and to strengthen the State agency's control in cases of overpayments because of fraud and excess assistance payments. Provision was also made for voluntary repayments of assistance and for segregating such payments from compulsory repayments required when there had been an excess payment or fraud. In Oregon there was legislation placing the welfare recovery division on a more permanent basis in the Department of Justice. The division will, on the request of the State Welfare Commission, investigate and prosecute cases of fraud and overpayment and initiate petitions for support under the reciprocal-enforcement law in public assistance cases and actions for failure to support.

A California amendment states that whenever old-age assistance or aid to the blind is obtained illegally, restitution should be sought by request, civil action, or other suitable means before criminal action is started. Washington provides that the total amount of an assistance payment obtained by fraud is a debt to the State and becomes a lien against the real and personal property of the recipient.

### **Miscellaneous**

Missouri removed the age limit of 65 set for recipients of aid to the permanently and totally disabled.

(Continued on page 23)

# State Unemployment Insurance Legislation, 1957\*

**L**AWS affecting the State unemployment insurance programs were enacted during 1957 in 42 jurisdictions. As in other recent years, the amendments tended to raise the maximum benefit amounts and the qualifying requirements for benefits. A few States increased benefits by liberalizing the benefit formula and the disqualification provisions.<sup>1</sup>

No major change was made in the provisions for financing benefit payments. A new legislative development related to financing was occasioned, however, by the distribution of credits to the State accounts in the unemployment trust fund, as provided in the Employment Security Administrative Financing Act of 1954. Twenty-three States amended their laws to permit the use of these credits for administrative purposes; a few enacted appropriation bills making such funds available for specific purposes—principally the acquisition of office buildings.

The legislatures of 46 States (including the Territories of Alaska and Hawaii) and Congress for the District of Columbia considered approximately 800 bills dealing with unemployment insurance; about 180 became law. The Kentucky, Mississippi, and Virginia legislatures did not meet in regular session in 1957, and the session in Louisiana was limited to budget and fiscal matters.

## Coverage

The 1957 amendments affecting unemployment insurance coverage had a different focus, generally, from those adopted in 1955. In the earlier year the emphasis had been on provisions lowering the size-of-firm restrictions and thus bringing the State law into conformity with amendments to the Federal law; in 1957 it

was on extending coverage to State and local government employees. Four States were successful in having legislation for this purpose adopted in 1957, and one State took similar action in 1956. Twenty-eight States now cover, or permit the election of coverage of, some State and local government employment. In eight of these States, coverage is mandatory for substantially all State government employees.

A few other extensions of coverage were enacted—to agricultural workers in Hawaii, among others. Provisions restricting coverage were adopted in several States, but it is estimated that the changes will affect few workers adversely.

*Extension to State and municipal government employment.*—Amendments in Minnesota, New Hampshire, and Oregon extend coverage on a mandatory basis to services performed for the State and its instrumentalities, with specified exceptions,<sup>2</sup> and permit the election of coverage for services performed for political subdivisions and their instrumentalities. The benefits paid in the three States are on a reimbursable basis; that is, each agency will refund to the employment security department the amount paid out in benefits to its employees who become entitled to them.

The Vermont law was amended to permit election of coverage for services performed for political subdivisions of the State and their instru-

mentalities (but not for employment by the State).

During the 1956 legislative session Michigan had extended coverage to State employment on a mandatory basis and permitted the election of coverage for services for its political subdivisions and instrumentalities, with benefits on a reimbursable basis. The Michigan law was further amended in 1957 to exclude from such coverage services performed by persons hired by the State or any of its agencies for temporary work of less than 8 months' duration.

*Extension to agricultural workers in Hawaii.*—In 1957 Hawaii became the first jurisdiction in the United States to extend the protection of unemployment insurance to agricultural workers. The new program is separate from that established by the Territory's employment security law, but both are administered by the same agency—the Bureau of Employment Security.

Because of the law's restrictive definitions of "agricultural employer" and "agricultural employee," only some of the workers in agriculture are covered. The employer is defined as one who (a) is subject to the employment security law and (b) employs 20 or more persons in agricultural employment on each of 24 days in 4 successive calendar quarters. The agricultural employee is defined as a worker regularly employed by the same agricultural employer during the 12 consecutive calendar months preceding the filing of a claim for benefits. To be considered regularly employed, he must have worked in agricultural employment for the same employer for some part of a day in each of 30 or more weeks during 12 consecutive months.

The weekly benefit amount and the number of weeks for which an eligible person may draw benefits are the same as those provided in the employment security law. An individual who has, however, worked in both industrial and agricultural employment and who is entitled to qualify for benefits under the employment security law will be eligible to receive under the new law an amount

\* Prepared in the Division of Program and Legislation, Unemployment Insurance Service, Bureau of Employment Security, Department of Labor.

<sup>1</sup> For a summary of the State unemployment insurance laws, as amended in 1957, see *Significant Provisions of State Unemployment Insurance Laws, October 1, 1957* (Bureau of Employment Security, Department of Labor).

<sup>2</sup> Minnesota excludes the services of elected officials and nonclassified employees appointed for a definite term, and New Hampshire excludes employment in other than the classified service, as well as services performed by seasonal or temporary employees, as defined. Oregon excludes services performed by the following: (1) elected or appointed public officials, (2) officials paid on a fee or per diem basis, (3) members of faculties of State and public schools, colleges, and universities, (4) persons employed in emergency work, such as fire fighting, flood work, snow removal, or other disaster relief work, and (5) persons employed on a part-time or irregular basis as physicians, dentists, student nurses, and other professional specialists in institutions or attached to departments of the government.



equal to the difference between the benefit amount based on the aggregate of his industrial and agricultural wages and the benefit amount based solely on industrial wages.

Agricultural employers pay a 1-percent contribution on the wages of a worker in agricultural employment for some portion of a day on at least 24 days in a calendar quarter. One-tenth of the contribution is set aside for administration of the program. As an alternative to contributions, however, an agricultural employer may elect to reimburse the Bureau of Employment Security for benefits paid to his former workers under the new law and pay, in addition,  $\frac{1}{10}$  of 1 percent of his agricultural payroll for administration.

*Other extensions.*—Idaho broadened its coverage to include service performed in the employ of irrigation and soil conservation districts. Vermont employers may now elect coverage for their workers in excluded employment. There are now only three States—Alabama, Massachusetts, and New York—that do not permit such election.

Maine amended its definition of agricultural labor by narrowing the exclusions, so that some services formerly exempt under the employment security law are now covered. Oregon no longer exempts the "brining of cherries."

*Restrictions.*—Eight States enacted amendments restricting coverage. Iowa, which had covered employers with four or more employees in 15 weeks, now covers those with four or more employees in 20 weeks. Minnesota exempts from coverage truckers having fewer than four employees who haul livestock from towns of less than 10,000 population into towns with a population of 10,000 or more if livestock makes up no more than 50 percent (by weight) of their business.<sup>3</sup> As a result, about 600 workers previously covered have lost the protection of unemployment insurance.

Alaska excludes from the definition of "employment" services performed

<sup>3</sup> Employers with four or more employees in 20 weeks in communities of less than 10,000 population and employers with one or more workers in 20 weeks in larger communities are covered by the Minnesota law.

by nurses, technicians, and other professional employees of nonprofit hospitals, as well as the services of newsboys engaged in selling or distributing newspapers on the street or from house to house. In California, services performed as a golf caddy are now excluded. Before the amendment, such services were excluded only if the individual was not employed by a golf club or association. Amending legislation also excludes services performed by a free-lance jockey or exercise boy who is regularly licensed by the California Horse Racing Board, as well as services performed in the employ of a candidate for public office or a political committee, if the services are performed in connection with an election campaign.

Nevada, Tennessee, and Washington amended their laws to exclude services performed in specified occupations by individuals paid on a commission basis. North Carolina, which had excluded domestic service in a private home, broadened its definition to exclude also domestic services performed for a local college club or local chapter of a college fraternity or sorority.

### Benefits

Recommendations made by the Department of Labor to the States for legislative consideration pointed out the need for further review of the State unemployment insurance laws in relation to changes in the wage levels and to the goals suggested in the 1957 *Economic Report of the President*. These goals include increasing weekly benefits and maximum duration.

Carrying out the recommendation that benefits for the great majority of covered workers equal at least half their regular earnings would mean that the maximum weekly benefit must be set at half—preferably three-fifths to two-thirds—of the average wage of all covered workers in the State.

#### *Maximum weekly benefit amount.*

—Twenty-one States amended their laws to raise the maximum basic weekly benefit amount. The increases varied from \$2 to \$4 in 10 States and from \$5 to \$10 in another 10 States. The Wyoming Legislature adopted a flexible maximum expressed as 55

percent of the average weekly wage in the State; this provision has resulted in a current increase of \$11 in the maximum weekly benefit amount. In Utah the operation of the flexible maximum, adopted in 1955 and expressed as 50 percent of the State average weekly wage, increased the maximum from \$35 to \$37.

Before the 1957 legislative sessions, only three States had maximum basic weekly benefit amounts higher than \$35; New York and Wisconsin had \$36 maximums, and the maximum in Alaska for resident claimants was \$45. (Workers who leave Alaska and file claims under the interstate benefit-payment plan may receive no more than \$25.) During 1957, five States raised their maximum weekly benefit to \$40 or more; in California the increase was from \$33 to \$40; in Connecticut and Oregon, from \$35 to \$40; in Idaho, from \$30 to \$40; and in Wyoming, from \$30 to \$41. Thus, in these five States and Alaska, which cover approximately one-eighth of all workers protected by the Federal-State unemployment insurance system, it is possible for some claimants to receive a basic benefit of \$40 or more.

The maximum weekly benefit for claimants without dependents now ranges from \$25 in Louisiana to \$41 in Wyoming and to \$45 for individuals who file claims and receive benefits in Alaska. The range was from \$24 to \$36 (and to \$45 in Alaska) at the close of the 1955 legislative year. The maximum weekly benefit, including dependents' allowances, varies from \$30 in the District of Columbia to \$70 in Alaska, with no limit specified for Massachusetts.

Forty-one States, with 88 percent of the workers in covered employment, now pay maximum basic weekly benefits of \$30 or more, compared with 32 States and 70 percent of the covered workers in 1955. Nineteen States, with almost 50 percent of all covered workers, now have a basic maximum of \$35 or more, compared with 10 States and about 30 percent of the covered workers at the close of the 1955 sessions. Table 1 shows the maximum weekly benefit amounts, with and without dependents' allowances, by the number of States and the percentage of covered workers in those States.

**Table 1.—Number of States with specified maximum weekly benefit amounts and percent of covered workers**

Maximum weekly benefit amount	Without dependents' allowances		With maximum dependents' allowances	
	Number	Percent of covered workers	Number	Percent of covered workers
Total.....	51	100.0	11	27.0
\$25.....	1	1.4	0	0
26-28.....	9	10.3	0	0
30.....	12	21.5	1	0.6
32-34.....	10	17.5	0	0
35.....	8	20.3	1	0.2
36-39.....	5	16.6	1	6.5
40.....	4	12.1	0	0
More than \$40.....	2	.3	7	15.8
Not specified.....	0	0	1	3.9

Even with the higher maximum weekly benefits enacted during the 1957 legislative sessions, there are still only seven States where the maximum weekly benefit (excluding dependents' allowances) is 50 percent or more of the Statewide average weekly wage in covered employment. Fewer than 5 percent of the Nation's covered workers are in these seven States. In 13 States, with 30 percent of the covered workers, a claimant earning the average weekly wage in the State would receive less than 40 percent of his wages; in 31 States he could receive from 40 percent to 49 percent.

**Dependents' allowances.**—No State added dependents' allowances during the 1957 legislative sessions, but several of the 11 States providing such allowances amended their laws. Connecticut and Massachusetts raised the allowance for each dependent from \$3 to \$4. The maximum allowance for claimants with dependents under the Connecticut law is half the basic weekly benefit amount; with the increase in the maximum basic benefit to \$40 the maximum augmented benefit amount is now \$60. The augmented benefit amount in Massachusetts may not be greater than the average weekly wage of the claimant.

Illinois increased the maximum augmented weekly benefit amount from \$40 to \$45. Claimants whose weekly benefit amount exceeds \$30 are eligible for what is in effect a dependents' allowance, if they have the required high-quarter earnings

as well as the specified number of dependents (1-4). Claimants with high-quarter earnings of \$1,117.51 or more and with four or more children can receive the maximum augmented weekly benefit amount of \$45.

Michigan extended its benefit schedule to provide a \$1 increase for claimants with dependents; the maximum weekly benefit for claimants with the maximum number of dependents is now \$55. The maximum augmented weekly benefit amount is higher in three States as a result of the increase in the maximum basic benefit amount—in Maryland from \$38.00 to \$43.00, in Nevada from \$50.00 to \$57.50, and in Wyoming from \$36.00 to \$47.00.

**Minimum weekly benefit amount.**—

In 10 of the 21 jurisdictions that increased the maximum basic weekly benefit amount and in one other State, the minimum weekly benefit was raised by amounts ranging from \$1.00 to \$7.50. The minimums payable under the State laws now vary from \$3.00 to \$17.00. Twenty-two States have a minimum weekly benefit amount of \$10.00, and eight have a higher minimum.

**Benefits for partial unemployment.**

The amount of earnings disregarded in computing the weekly benefit for partial unemployment was increased in five States. Alaska and Texas both changed from a uniform dollar amount to the greater of a specified dollar amount and a fraction of the individual's weekly benefit amount; in Alaska the change was from \$10 to either \$10 or one-half the weekly benefit, whichever is greater, and in Texas it was from \$3 to the greater of \$5 or one-fourth the weekly benefit. Thus for claimants eligible to receive the maximum weekly benefit amount, \$22.50 will be disregarded in Alaska and \$7 in Texas. The earnings allowance was increased in the other three States—from \$2 to \$7 in Illinois, from \$2 to \$8 in Kansas, and from \$5 to \$7 in Maryland.

**Formula for determining the weekly benefit amount.**—In the 1957 legislative sessions, no State changed the type of formula used for determining the weekly benefit amount. Eight of the States that compute the weekly benefit amount as a fraction of high-quarter wages made an ad-

justment, however, in the fraction used. In four of these States (Florida, Idaho, South Dakota, and Tennessee), where the weighted schedules give a greater proportion of high-quarter wages to lower-paid workers than to those earning higher wages, the adjustment resulted from the increase in the minimum weekly benefit amount and the deletion of the lower wage brackets. South Dakota also extended its schedule upward to provide a higher maximum weekly benefit, computed as  $\frac{1}{4}$  of high-quarter wages; a fraction of  $\frac{1}{3}$  was formerly used.

Maryland changed its schedule, under which benefits had been equal to  $\frac{1}{26}$  of high-quarter wages, to one providing for benefits equal to  $\frac{1}{24}$  of high-quarter wages. For the same high-quarter earnings, individuals can qualify for weekly benefit amounts ranging from \$1 to \$3 higher than under the previous schedule.

Montana liberalized its weighted schedule, under which benefits had been equal to  $\frac{1}{18}$  of high-quarter earnings for workers with low wages and  $\frac{1}{25}$  for those with high earnings, to provide benefits equal to  $\frac{1}{18}$ — $\frac{1}{22}$  of high-quarter earnings. The high-quarter earnings requirement was thereby lowered for benefits at all except the two lowest benefit levels. In raising the maximum weekly benefit, California extended its weighted schedule of  $\frac{1}{17}$ — $\frac{1}{28}$  in order to compute the new weekly benefit amounts as a lower fraction of high-quarter wages. To qualify for the new maximum weekly benefit of \$40, an individual must have high-quarter wages equal to at least 28 times the weekly benefit. Wyoming changed from a weighted schedule of  $\frac{1}{21}$ — $\frac{1}{25}$  of high-quarter wages to a uniform fraction of  $\frac{1}{25}$ , thereby reducing benefits for individuals at the lower benefit levels.

In Wisconsin, where benefits are computed as a fraction of an individual's average weekly wage, the proportion of the average weekly wage compensated by the lowest weekly benefit was reduced from 69 percent to 63 percent when the minimum weekly benefit was raised.

All the States that compute the weekly benefit as a percentage of annual earnings use a schedule weighted in favor of the lower-paid



workers. Three of these States (Maine, Minnesota, and North Carolina) adjusted their schedules so that the new maximum weekly benefit amounts are still available to all claimants who would have qualified for the former maximums. Benefits were increased by \$1-\$3 at all wage levels under the adjusted Maine schedule. Minnesota similarly increased benefits for claimants at all wage brackets except the four lowest. North Carolina liberalized benefits at most benefit levels.

**Duration of benefits.**—The most significant liberalization of duration provisions during the 1957 legislative sessions was Maryland's change from a 26-week variable-duration period to a 26-week uniform period. Two States increased their uniform-duration periods—Maine from 23 to 26 weeks, and Montana from 20 to 22 weeks. Three States with variable duration increased the maximum; the change was from 20 to 26 weeks in Colorado, from 24 to 26 weeks in Missouri, and from 22 to 26 weeks in Oklahoma.

More than 25 percent of all workers in covered employment are in the eight States that now have a uniform-duration period of 26 weeks or more for all eligible claimants; an additional 50 percent are in the 23 States that provide a variable-duration period of 26 weeks or more (table 2). Thus, for 75 percent of the workers in covered employment the maximum potential duration is 26 weeks or more.

**Qualifying requirements.**—The qualifying requirements found in all

State laws are intended to limit the payment of benefits to those workers who are genuinely in the covered labor force. A worker must have earned at least a specified amount of wages or have worked in at least a minimum number of weeks, or both, within his base period to be entitled to benefits.

Fourteen States changed their qualifying requirements in the 1957 legislative sessions. Primarily the effect of these changes is to increase qualifying wages for some or all benefit amounts to reflect rising wage levels. In five States (Colorado, Idaho, North Carolina, Tennessee, and Wisconsin) the higher minimum qualifying wages resulted when the minimum weekly benefit amount was raised.

Alaska, Illinois, and Nebraska raised the qualifying requirement for the minimum weekly benefit amount without changing the benefit. South Dakota changed from a requirement of  $1\frac{1}{2}$  times high-quarter wages to one of \$600 in the base period, with wages in 2 quarters and at least \$250 in 1 quarter. As a result the amount needed to qualify for the minimum benefit was raised by \$375. Florida changed the qualifying requirement from approximately 19-30 times the weekly benefit amount to  $1\frac{1}{4}$  times high-quarter wages, with a minimum of \$200 in the base period. Except at the lower benefit levels, this change results in a higher requirement.

Three States increased the qualifying requirement at all benefit levels. Maryland changed from a requirement of 30 times the weekly benefit amount to 36 times; since it also raised the minimum weekly benefit amount from \$6 to \$10, the result is an increase of \$180 in the amount needed to qualify for the minimum weekly benefit.

Missouri, which had required wages in 2 quarters, now requires  $1\frac{1}{2}$  times high-quarter wages and \$200 in the high quarter. Missouri also enacted, effective October 1, 1959, a qualifying requirement expressed in terms of "weeks of employment." After that date, the worker must have earned at least \$15 in each of at least 17 weeks in the base period to qualify for benefits. Wyoming changed from a requirement of 26 times the weekly

benefit amount, with \$200 in the high quarter, to  $1\frac{1}{2}$  times high-quarter wages and \$250 in the high quarter; \$115 more is now required to qualify for the minimum weekly benefit amount, which was not changed during 1957.

**Step-down provisions**—a device for relaxing the normal qualifying requirement by allowing an individual to receive a lower weekly benefit—were adopted or amended in three States. To soften the effect of its increased qualifying requirement, Maryland adopted a provision permitting an individual to receive a benefit \$1 lower than his computed weekly benefit if his base-period wages do not qualify him for the higher weekly benefit but are sufficient for the lower amount. Montana substituted for its step-down provision (limited to \$3 less than the computed weekly benefit) an unlimited step-down provision that allows an individual who is ineligible under the normal qualifying requirement for his computed benefit to receive any lower weekly benefit for which his base-period wages are sufficient. This change, in effect, invalidates Montana's normal qualifying requirement of base-period wages equal to  $1\frac{1}{2}$  times high-quarter wages. Tennessee, in contrast, discarded its unlimited step-down provision by adding a requirement of base-period wages equal to at least  $1\frac{1}{2}$  times high-quarter wages, thereby reducing substantially the number of permissible step-downs.

The following tabulation shows the minimum base-period wages required for minimum benefits under the various formulas, distributed by the number of States in each group and the percentage of workers in covered employment.

Table 2.—Number of States with specified maximum duration of benefits,\* by type of duration provision and percent of covered workers

Maximum number of weeks	Uniform duration		Variable duration	
	Number of States	Percent of covered workers	Number of States	Percent of covered workers
Total....	15	32.0	36	68.0
16.....			1	1.8
18.....			2	2.2
20.....	4	2.9	6	7.1
22.....	2	1.9	1	1.0
24.....	1	.9	3	5.7
26.....	7	18.3	22	48.1
28.....			1	2.1
30.....	1	8.0		

Qualifying amount	Number of States	Percent of covered workers
Total.....	51	100.0
Less than \$150.....	2	1.7
\$150, less than \$200.....	3	2.2
200, less than \$250.....	11	20.4
250, less than \$300.....	7	11.2
300, less than \$400.....	12	34.0
400, less than \$500.....	6	3.4
500, less than \$600.....	8	8.6
600.....	3	16.1
700.....	1	.9
800.....	1	1.5

## Eligibility and Disqualifications

**Availability for work.**—During 1957 only five States made significant changes in their eligibility requirements other than those concerning qualifying earnings. Alaska amended the availability-for-work provision to hold that noncommercial fishing and hunting, necessary for the survival of a claimant and his dependents during an uninterrupted period of unemployment after the filing of a compensable claim, will not affect the worker's eligibility for benefits if no suitable work has been offered. Maine added a provision that the eligibility of a claimant who becomes ill or disabled after filing a claim and registering for work is not affected if no suitable work is offered after the illness or disability begins.

In Maryland the clause stipulating "active search for work" was amended to exempt persons aged 65 or over who have been temporarily furloughed from work and are subject to recall. A Missouri amendment requires that the claimant be earnestly, as well as actively, seeking work. Under a new Illinois provision, an individual will be considered unavailable for work when his principal occupation is that of a student attending or on vacation from a public or private school.

**Disqualifications.**—Only about a third of the States amended their disqualification provisions in 1957. Though most of the amendments liberalized these provisions, several States made them more severe.

The three major causes for disqualification are voluntary leaving, discharge for misconduct, and refusal of suitable work. Changes in seven States liberalized disqualifications for these reasons and in five made them more severe. One State made disqualifications less severe in some respects and more severe in others.

**Voluntary leaving.**—Four States reduced the period of disqualification for voluntarily leaving work. The most significant reduction occurred in Colorado, which changed its variable disqualifying periods from 1-20 weeks, with a corresponding reduction in maximum benefits, to 1-10 weeks, with a like reduction in maximum benefits. Wyoming formerly imposed disqualification for the dur-

ation of the unemployment and until the claimant had been reemployed for a week; it now limits the disqualification to 3 weeks following the week of the disqualifying act. Maryland replaced the provision disqualifying the claimant for the duration of the unemployment and until he had earned 10 times his weekly benefit amount with one disqualifying him for variable periods of 1-9 weeks. Montana reduced the maximum period by 1 week and removed the limitation that good cause for leaving must be attributable to the employment.

The period of disqualification was lengthened or postponed in three States. Indiana had imposed a 6 weeks' disqualification (including the week of the disqualifying act), with a corresponding reduction in total benefits. The new legislation imposes instead disqualification for the duration of the unemployment and until the claimant earns 10 times his weekly benefit amount in covered employment. California raised the minimum period of disqualification from variable periods of 2-5 weeks to a fixed period of 5 weeks. Texas now requires the period to begin with the week following the filing of the claim instead of the week in which the claim is made and thus postpones by 1 week the satisfying of a disqualification.

Other aspects of the disqualification for voluntary leaving were changed in five States. Vermont repealed the provision requiring reduction of total benefits by an amount corresponding to the length of the disqualification; in another change, the disqualification now applies only when the worker voluntarily leaves the last employer instead of any employer. In Missouri, quitting a temporary job to return to a regular employer is no longer disqualifying. Maine now exempts from disqualification an individual whose separation is caused by illness or disability, who takes reasonable precautions to protect his employment status, and who requests reemployment in the same job upon recovery. Earnings necessary to satisfy a disqualification were confined to earnings in covered employment in New Hampshire and to covered employment or employment subject to the Federal Insur-

ance Contributions Act in Illinois.

**Discharge for misconduct.**—Five States made the same changes in the periods of disqualification imposed for misconduct that they made in those for voluntary leaving. Colorado and Wyoming reduced the period of disqualification, and California, Indiana, and Texas lengthened or postponed it. Montana reduced the maximum period of disqualification by 5 weeks, making the variable period the same as for voluntary leaving—that is, 1-4 weeks.

Other types of changes were made in five States. Oregon repealed the provision reducing total benefits by 4-8 weeks, and Maryland repealed the provision canceling wage credits for a claimant discharged for committing a dishonest or criminal act. Missouri added suspension from work as a cause for disqualification. Illinois and Vermont made the same changes in their provisions for disqualification for discharge because of misconduct as they made in their disqualification for voluntary leaving.

**Refusal of suitable work.**—The period of disqualification for refusal of suitable work was reduced in four States. Maryland substituted a variable period of 1-10 weeks immediately following the week of refusal for the former provision requiring disqualification for the duration of the unemployment and until the claimant had earned 10 times his weekly benefit amount. Colorado, Montana, and Wyoming made the same reductions and Indiana the same increase in the disqualifying period as they made in the period of disqualification for voluntary leaving.

Both Oregon and Vermont repealed provisions for reducing total benefits. Oregon had formerly reduced them by 4-8 weeks, and Vermont by the number of weeks of the disqualification.

**Penalties for improper payment.**—Provisions imposing penalties for fraudulent misrepresentation or nondisclosure to obtain benefits were amended in only six States. Wisconsin increased minimum and maximum criminal penalties. Alaska, Maryland, South Carolina, and Wyoming tightened their administrative penalties. Maryland and Nevada extended their penalties for fraudulent misrepresentation or nondisclosure to



apply to acts committed under the laws of any other State.

**Other disqualifications.** — Four States added or amended special disqualification provisions connected with marital or family obligations or pregnancy. Montana repealed its provision disqualifying a woman for leaving work because of a change in residence made so that she may continue to be with her husband and children. Vermont changed the disqualification period for pregnancy from the duration of the unemployment due to pregnancy to 8 weeks before and 4 weeks after childbirth. Missouri added a disqualification for pregnancy, which will apply for 3 months before and 4 weeks after childbirth. North Dakota, which had imposed disqualification for pregnancy for 12 weeks before and 4 weeks after childbirth, increased the period to 4 months before the anticipated date of birth and until the claimant has earnings totaling 10 times her weekly benefit amount. In addition, North Dakota now imposes a similar disqualification for leaving work because of marital obligations, to begin with the date of leaving. Formerly, disqualification continued until the claimant showed evidence of availability other than registration for work.

Maryland repealed a disqualification of 1-10 weeks for failure to make an active search for work.

Alaska and Montana changed their provisions concerning labor disputes; no disqualification will apply when the dispute is caused by an employer's failure to conform to the laws pertaining to hours, wages, or other conditions of work. Disqualification provisions for receipt of certain income were made more liberal in three States and more restrictive in three others. In one State such provisions were made more liberal in some respects and more restrictive in others.

### **Financing and Experience Rating**

Twenty-seven States amended their financing and experience-rating provisions. Most of the modifications are minor and will have a negligible effect on contribution rates, but in nine States the changes in contribution rates and requirements under existing experience-rating formulas are significant.

Lower rates were added by California to its least favorable schedule of contribution rates and by Maine to all schedules. Wyoming provided lower contribution rates by substituting four new schedules for two existing schedules. Connecticut added a new schedule, which becomes the second most favorable of six. Oregon raised the minimum rate and increased contribution rates for specified experience ratios above the minimum rate in all schedules; it

also deleted its 3.0-percent rate from all schedules. Michigan lowered the minimum rate in its most favorable schedule, added an intermediate schedule, and increased rates for most reserve ratios in the least favorable schedule.

Florida substituted a single schedule of adjustable rates for three schedules of specified rates and added two rates above the standard rate (2.7 percent). Each eligible employer's rate is now obtained by rounding, to the nearest one-tenth of 1 percent, the sum of his benefit ratio and two Statewide factors. These factors are based on (a) benefits not charged to any employer's account and (b) benefits charged to each employer's account in excess of 2.9 percent of his taxable payroll. The rate assigned depends further on whether the balance in the State unemployment compensation fund is above or below specified levels.

North Carolina added a schedule of 10 rates above the standard for employers with negative reserve account balances in terms of specified "minus" reserve ratios. Missouri modified, for a specified number of years, the provision assigning rates above the standard rate to employers with negative reserve account balances.

More stringent fund balance requirements for specified rate schedules were adopted in two States and  
(Continued on page 25)

## **Recent Publications\***

### **Social Security Administration**

BUREAU OF PUBLIC ASSISTANCE. *Services in Public Assistance: The Role of the Caseworker*, by Helen B. Foster. (Public Assistance Report No. 30.) Washington: U.S. Govt. Print. Off., 1957. 34 pp. 20 cents.

CHILDREN'S BUREAU. *Cost of Services to Crippled Children: A Study of Nine State Programs*, by Lillian R. Freedman. (Statistical Series, No. 43.) Washington: The Bureau,

1957. 27 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Foster Care, 1956*. (Child Welfare Reports, No. 8.) Washington: The Bureau, 1957. 26 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Perinatal, Infant, Childhood, and Maternal Mortality, 1954*, by Eleanor P. Hunt and Ruth R. Moore. (Statistical Series, No. 42.) Washington: The Bureau, 1957. 32 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

### **General**

THE AMERICAN ASSEMBLY. *International Stability and Progress: United States Interests and Instruments*. New York: The American Assembly, Graduate School of Business, Columbia University, 1957. 184 pp. Background papers.

"Recent Developments in the Relationship Between the United Kingdom and Other Countries in the Field of Social Security." *Industry and Labour*, Geneva, Vol. 18, Sept. 15, 1957, pp. 243-245. 25 cents.

SEIN, MAUNG. "The Development of Social Security in Burma, 1954-1957." *International Labour Review*, Geneva, Vol. 76, July 1957, pp. 47-60. 60 cents.

WHITE, LYMAN CROMWELL. *300,000 New Americans: The Epic of a*  
(Continued on page 21)

\* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U.S. Government Printing Office, Washington 25, D. C.

# Growth in Protection Against Income Loss From Short-Term Sickness: 1948-56\*

*Each year since 1948, when the Social Security Administration began its studies of income-loss protection from sickness, public and private measures to provide sick or disabled workers with a temporary substitute income have expanded. In 1948 benefit payments amounted to an estimated \$0.8 billion and represented 16 percent of the estimated income loss of \$4.7 billion. By 1956, benefits had reached a level of \$1.8 billion and were replacing about 25 percent of the income loss of \$7.2 billion. The methodology and sources used in making these estimates, as well as the detailed findings, are presented below.*

**F**ORMAL protection under public and private auspices against the loss of income caused by short-term sickness continued to grow in 1956, both in dollar amounts and as a percentage of lost earnings. The estimated benefits of \$1,785 million paid out in 1956 through government and nongovernment disability insurance and paid sick-leave plans were \$180 million higher than the 1955 estimate and replaced 25 percent of the actual and potential income loss. This ratio may be compared with the 24 percent of income loss compensated in 1955 and the 16 percent in 1948, when this series on income-loss protection against sickness began.

In preparing these annual estimates, the Division of Program Research has always recognized the need for developing new source material and refining existing procedures and data. This year's article follows the same format and incorporates the same basic tables as did the earlier articles,<sup>1</sup> but the estimates have been revised as the result of a reappraisal of certain assumptions underlying the methodology used and the introduction of new sources of data.

The major areas of revision are in connection with the estimates of income loss incurred by the different segments of the labor force and of the value of paid sick-leave protection afforded workers in pri-

rate industry and in State and local government service. These revisions have been carried back to the beginning of the series so that comparable data are available for all the years.

Income loss due to illness, when broadly defined, exceeds the Nation's expenditures for medical care.<sup>2</sup> In this survey, however, the estimate of income loss is restricted to that attributed to nonoccupational illness and injury; it encompasses only current income loss from short-term or temporary disability and the loss in the first 6 months of extended disability. It therefore excludes the loss of future earnings arising from extended or permanent disability.

Protection against loss of earnings in periods of nonoccupational disability is provided in a number of ways. For wage and salary workers in private industry, protection may be obtained through voluntary action by the employer or the employee, or it may be made compulsory through a temporary disability insurance law. The most usual method of providing voluntary protection is through group or individual accident and sickness insurance policies sold by commercial carriers that pay cash amounts during specified periods of disability. Employers may also self-insure, providing either cash benefits or paid sick leave. Some unions, union-management trust funds, fraternal societies, and mutual benefit associations pay cash disability benefits. These methods are not mutually exclusive,

since employers often use a paid sick-leave plan to supplement benefits under insurance plans.

For workers covered by temporary disability insurance laws, the medium used for providing protection depends on the individual statute. In California and New Jersey, benefits may be paid through publicly operated funds or through the types of private arrangements mentioned above (except individual insurance). The compulsory benefits for railroad workers and workers in Rhode Island are paid exclusively through publicly operated funds, though private plans may be used to supplement the government-paid benefits. In New York, though employers are permitted to insure with a publicly operated carrier (the State Insurance Fund), the overwhelming majority of employees are protected through private arrangements.

For government workers, the most common method of providing protection is through sick-leave plans. Almost all Federal civilian full-time employees and an estimated four-fifths of full-time State and local government employees are eligible for sick-leave benefits. For the self-employed, the provisions used for replacing income lost because of short-term disability are necessarily different from the group provisions available to wage and salary workers. In some instances the temporary incapacity of a self-employed person, especially a business proprietor, may not result in a serious cessation of income. In other instances, where income is dependent on personal services rendered, the need for formal protection may be just as great as that of wage and salary workers. Such protection for the self-employed, when secured, is generally confined to individual accident and sickness insurance or fraternal policies.

Because these components of the labor force have different methods of obtaining income-loss protection against short-term sickness, table 1 identifies potential and actual in-

\* Prepared in the Division of Program Research, Office of the Commissioner.

<sup>1</sup> For previous articles in this series dealing exclusively with protection against income loss from sickness, see the *Bulletin* for January of 1956 and 1957.

<sup>2</sup> See "Voluntary Health Insurance and Medical Care Costs, 1948-56," *Social Security Bulletin*, December 1957, for the most recent data on medical care expenditures.



**Table 1.—Estimated income loss from nonoccupational short-term sickness<sup>1</sup> by type of employment, 1948–56**

[In millions]							
Year	Total	Wage and salary workers					Self-employed persons <sup>7</sup>
		Total	In private employment <sup>2</sup>		In public employment		
			Covered by temporary disability insurance laws <sup>3</sup>	Other <sup>4</sup>	Federal <sup>5</sup>	State and local <sup>6</sup>	
1948.....	\$4,704	\$3,650	\$387	\$2,809	\$179	\$275	\$1,054
1949.....	4,562	3,625	490	2,636	195	304	937
1950.....	4,936	3,944	704	2,708	207	325	992
1951.....	5,641	4,521	1,050	2,849	266	356	1,120
1952.....	5,986	4,864	1,129	3,943	299	393	1,122
1953.....	6,287	5,212	1,213	3,274	298	427	1,075
1954.....	6,237	5,178	1,219	3,206	287	466	1,059
1955.....	6,672	5,596	1,293	3,496	306	501	1,076
1956.....	7,157	6,069	1,427	3,772	322	548	1,088

<sup>1</sup> Short-term or temporary non-work-connected disability (lasting not more than 6 months) and the first 6 months of long-term disability.

<sup>2</sup> Average annual earnings per wage worker in private employment from table 27 in the *Survey of Current Business, National Income Supplement*, 1954 edition, and in the *National Income Number*, July 1957 (Department of Commerce), divided by 255 (estimated workdays in year) and multiplied by 7 (estimated average workdays lost per year due to short-term sickness). Result multiplied by number of full-time equivalent employees in private industry (from above sources, table 25).

<sup>3</sup> Average annual wages of workers covered by temporary disability insurance laws in Rhode Island, California, New Jersey, New York, and in the railroad industry, divided by 255 and multiplied by 7 and then multiplied by the mean employment each year.

<sup>4</sup> Represents the difference between total loss for

all wage workers in private employment and for those covered by temporary disability insurance laws.

<sup>5</sup> Average annual earnings per Federal employee (excluding members of the Armed Forces and United States citizens employed abroad) from *Survey of Current Business* data, divided by 253 (workdays in year) and multiplied by 8 (estimated average workdays lost per year due to short-term sickness). Result multiplied by number of full-time equivalent Federal employees in the continental United States.

<sup>6</sup> Average annual earnings per State and local employee from *Survey of Current Business* data, divided by 255 (estimated workdays in year) and multiplied by 8 (estimated average workdays lost per year due to short-term sickness). Result multiplied by the number of full-time equivalent State and local employees.

<sup>7</sup> See footnote 2 for method and source.

come loss separately for each component.

### Measuring Income Loss

This year's estimates introduce two refinements with respect to the income loss incurred by wage and salary workers. First, a new procedure is used to estimate the aggregate wage loss of employees in private industry. In the past this figure was obtained through a residual method, whereby the wage loss of government employees was subtracted from the income loss of all wage and salary workers. Since it was assumed that the latter group loses on the average 7 workdays a year because of nonoccupational short-term sickness and that government employees (for whom sick-leave plans are more prevalent) lose 8 workdays a year, this residual method resulted in an average loss of somewhat less than 7 workdays a year for private wage and salary workers. Available evidence, however, continues to indicate that wage and salary workers in private industry lose, on the average, at

least 7 days a year because of sickness.<sup>3</sup> Consequently, the current article computes the income loss of wage and salary workers in private industry directly, by assigning each employee 7 days of worktime lost during the year.

Second, a new method is used to estimate the wage loss of employees covered by temporary disability insurance laws. The earlier estimates were based on the number of these employees who had built up sufficient wage credits under the law to qualify for benefits during the year. The number of such employees, since they include many part-time and temporary workers, is greater than the number in covered employment at any one time. Since income loss due to sickness for the entire wage and salary labor force is based on average full-time employment during the

<sup>3</sup> Mark S. Blumberg and James C. Coffin, "A Syllabus on Work Absence." *A.M.A. Archives of Industrial Health*, Chicago, American Medical Association, January 1956, pages 55–70.

year, a similar method should be used to estimate income loss for any subgroups. Consequently, the wage loss of employees covered by the temporary disability insurance laws is now based on average employment in the year, rather than on the number of qualified employees during the year.

With these refinements, the income loss of wage and salary workers is estimated to have risen from \$3,650 million in 1948 to \$6,069 million in 1956, or 66 percent. In contrast, the income loss of the self-employed, which was \$1,088 million in 1956, varied little during this period; the lack of change reflects the diminishing importance of self-employment in the economy.<sup>4</sup> Wage and salary workers accounted for 85 percent of the Nation's income loss due to short-term sickness in 1956, compared with 78 percent in 1948.

Federal, State, and local government employees had an estimated wage loss of \$870 million in 1956, or about 14 percent of the loss of all wage and salary workers. This proportion has been rising slowly since 1948, when the estimated wage loss of \$454 million for government employees made up 12 percent of the loss to wage and salary workers.

The estimated value of time lost through short-term sickness of workers covered by the five temporary disability insurance laws was \$1,427 million in 1956, or 27 percent of the loss of private wage and salary workers and 24 percent of the loss of all wage and salary workers. These proportions have remained rather constant since 1951, when New York's law—the last to be enacted—became fully effective. In 1948, when only three laws were in effect—those of Rhode Island and California and that covering railroad workers—the wage loss covered represented 12 percent of the loss of private wage and salary workers and 11 percent of the

<sup>4</sup> Because of the estimating methods used, year-to-year changes in income loss, as well as the loss to subgroups of the labor force, reflect changes in the number of workers and in average annual earnings rather than any changes in the average amount of time lost because of sickness and disability. In the absence of nationwide morbidity data on an annual basis, the average time lost is assumed to be constant.

amount lost by all wage and salary workers.

### Protection Against Income Loss

Four forms of protection against income loss caused by temporary disability are considered in tables 2-6. They are private arrangements through insurance companies or self-insured cash sickness programs, private-plan coverage required by law, publicly operated funds, and paid sick-leave programs. All involve formal arrangements for protection against income loss. Although some employers make informal arrangements for continuation of salary, there is no basis for estimating the amounts actually paid or the assurance the workers have that they will receive such payments. This article considers only formal arrangements designed to offer specified amounts of protection against income loss resulting from short-term disability.

#### Private Insurance

Table 2 is confined to the operations of private insurance carriers and private plans other than those providing sick leave. Such insurance may be voluntarily provided by employers or purchased by employees, it may result from collective bargaining for fringe benefits, or it may be written in compliance with State laws in California, New Jersey, and New York. The table shows separately the insurance written under voluntary arrangements and that written under public provisions.

Premiums for private insurance providing for cash replacement of lost income amounted to about \$1.2 billion in 1956, \$83 million more than in 1955 and more than double the 1948 total of \$545 million. The 7.5-percent rise in premium income was the greatest since 1953.

A parallel development took place with respect to benefit payments. The \$788 million expended in 1956 under private insurance was 17 percent higher than the \$671 million reported for 1955; a percentage increase of equal dimensions has not occurred since 1950 and 1951. Dollarwise, the rise of \$117 million was the greatest that has been recorded in any year in the series.

Among private insurance plans,

Table 2.—Premiums and benefit payments for private insurance against income loss, 1948-56<sup>1</sup>

[In millions]								
Year	Type of private insurance							
	Total	Under voluntary provisions				Under public provisions		
		Total	Group	Individual	Other <sup>2</sup>	Total	Group	Other <sup>3</sup>
Insurance premiums <sup>4</sup>								
1948.....	\$544.9	\$531.8	\$162.1	\$346.0	\$23.7	\$13.1	\$12.8	\$0.3
1949.....	587.8	548.7	177.6	352.0	19.1	39.1	32.1	7.0
1950.....	670.9	593.5	219.3	355.0	19.2	77.4	64.6	12.8
1951.....	776.9	627.2	249.6	361.0	16.6	149.7	122.7	27.0
1952.....	852.9	691.2	266.2	399.4	25.6	161.7	132.8	28.9
1953.....	1,005.5	816.0	299.2	481.9	34.9	189.5	158.5	31.0
1954.....	1,053.1	872.1	319.0	520.7	32.4	181.0	150.9	30.1
1955.....	1,109.1	927.8	363.2	533.9	30.7	181.3	151.3	30.0
1956.....	1,192.3	1,013.5	403.9	578.3	31.3	178.8	148.1	30.7
Benefit payments								
1948.....	\$278.0	\$268.7	\$114.9	\$139.0	\$14.8	\$9.3	\$9.1	\$0.2
1949.....	312.0	284.9	124.5	148.0	12.4	27.1	22.5	4.6
1950.....	374.0	319.8	156.8	151.0	12.0	54.2	46.2	8.0
1951.....	474.4	361.1	196.8	154.0	10.3	113.3	96.7	16.6
1952.....	536.0	408.2	218.2	173.4	16.6	127.8	108.9	18.9
1953.....	586.1	446.3	224.3	197.1	24.9	139.8	118.7	21.1
1954.....	610.9	478.9	236.2	218.6	24.1	132.0	111.8	20.2
1955.....	671.3	536.2	274.6	238.4	23.2	135.1	114.4	20.7
1956.....	787.7	638.5	343.1	271.0	24.4	149.2	125.9	23.3

<sup>1</sup> Premiums earned and losses incurred as reported by the Health Insurance Council for the continental United States, by type of insurance benefit, adjusted (a) to include accidental death and dismemberment provisions in individual policies that insure against income loss to offset understatement arising from omitting current short-term income-loss insurance in automobile, resident liability, life, and other policies and (b) to remove data for fraternal societies, shown with "other" forms of income-loss insurance in this table. For 1956, dividends de-

ducted from earned premiums (group, 3 percent; individual, 1 percent).

<sup>2</sup> Fraternal-society, union-management trust fund, trade union, and mutual benefit association plans.

<sup>3</sup> Self-insured operations and some union and union-management plans under California, New Jersey, and New York laws.

<sup>4</sup> Loss ratios applicable to all group insurance were applied to the benefits under private auspices and under public laws to obtain the premiums applicable to each.

group accident and sickness insurance is playing an increasingly important role in furnishing wage-replacement income during disability. In 1948, private group insurance contracts, whether under voluntary or public auspices, accounted for 45 percent of the benefit payments and individual insurance for 50 percent. By 1956, group insurance paid 60 percent of total benefits, with individual insurance payments dropping to 34 percent. Benefits under self-insured and other private plans amounted to 5 percent in 1948 and to 6 percent in 1956.

Benefits paid by private insurance companies under the public provisions of California, New Jersey, and New York amounted to \$126 million and equaled 27 percent of all group insurance benefits (\$469 million) paid by insurance companies nationally in 1956. This proportion was only 7 percent in 1948, when California was the only jurisdiction permitting private insurance to be writ-

ten under the public provisions.

#### Public Provisions

The total protection under the temporary disability insurance laws, according to the type of insurance arrangements, is shown in table 3. To the extent that the protection is provided through private insurance companies or other private arrangements, the data overlap those in table 2. In 1948, when only three of the public programs were in operation, benefits totaled \$66 million. By 1951, when all five laws were fully effective, payments had reached \$174 million, of which \$113 million or 65 percent was made available through private group insurance contracts or self-insurance. Since 1951, benefit payments from publicly operated funds have been expanding at a faster rate than those provided through private arrangements. In 1956, benefits under private plans represented only 57 percent of the total payments of \$263 million.

The proportion of private-plan benefits under these laws that have been underwritten by commercial insurance companies has leveled off since 1951. In that year, of the \$113 million paid in benefits through private auspices, \$97 million (85 percent) was paid through group accident and sickness insurance policies and the balance from self-insured employer, union, union-management, and mutual benefit plans. In 1956, group insurance policies accounted for 84 percent of the \$149 million paid under private plans.

### Paid Sick Leave

Table 4 presents estimates of the amount of income replaced through formal paid sick-leave benefits in private industry and in government employment, including the value of sick-leave benefits paid as a supplement to group insurance, publicly operated plans, or other types of group protection.

For State and local government employees, the annual estimates have been revised to give fuller recognition to the growth and liberalization of formal sick-leave provisions since 1948.

**Table 3.—Benefit payments under temporary disability insurance laws provided through private plans and through publicly operated funds, 1948-56<sup>1</sup>**

[In millions]				
Year	Total	Type of insurance arrangement		
		Private plans <sup>2</sup>		Publicly operated funds <sup>4</sup>
		Group insurance	Self-insurance <sup>3</sup>	
1948.....	\$66.4	\$9.1	\$0.2	\$57.1
1949.....	89.2	22.5	4.6	62.1
1950.....	117.4	46.2	8.0	63.2
1951.....	174.2	96.7	16.6	60.9
1952.....	202.3	108.9	18.9	74.5
1953.....	230.2	118.7	21.1	90.4
1954.....	235.1	111.8	20.2	103.1
1955.....	244.5	114.4	20.7	109.4
1956.....	262.9	125.9	23.3	113.7

<sup>1</sup> Programs under the Railroad Unemployment Insurance Act and the laws of Rhode Island, California, New Jersey (beginning 1949), and New York (beginning 1950). Excludes hospital benefits in California and hospital, surgical, and medical benefits in New York.

<sup>2</sup> Under the laws of California, New Jersey, and New York.

<sup>3</sup> Employers may self-insure by observing certain stipulations of the law. Includes some union plans whose provisions come under the law.

<sup>4</sup> Includes State-operated plans in Rhode Island, California, and New Jersey, the State Insurance Fund and the special fund for the disabled unemployed in New York, and the railroad program.

Although this growth has lagged somewhat behind the development of fringe benefits in private industry and, in general, has been given less publicity, there is evidence that it has become no less significant a factor in the economic security of the workers affected.

Several examples of the growth of sick-leave plans in government employment may be noted. The data published annually by the International City Managers' Association in their *Municipal Year Books* show that, in 1947, 60 percent of the cities with a population of 10,000 or more reporting had formal sick-leave plans for their administrative and clerical employees; by 1956, the proportion had topped 80 percent. Similarly, analyses of data published by the Council of State Governments indicate that, whereas in 1951 about 72 percent of the State employees were

covered by formal sick-leave plans, this ratio had advanced to 87 percent in 1956.<sup>5</sup> The National Education Association surveys of city public school systems show that 78 percent of the systems reporting provided sick leave at full pay for teachers in 1940-41, compared with 95 percent in 1950-51 and 98 percent in 1955-56.<sup>6</sup> On the basis of these studies, it is estimated that the proportion of all full-time State and local government employees with sick-leave plans had risen from 65 percent in 1948 to 80 percent in 1956.

A comparison of the provisions of individual government sick-leave plans also reveals a steady growth

<sup>5</sup> *State Government*, April 1952, page 80; and *The Book of the States*, 1956-57, pages 174-177.

<sup>6</sup> *Educational Research Service*, Circulars No. 8, 1942; No. 5, 1952; and No. 7, 1956.

**Table 4.—Estimated value of formal paid sick leave in private industry and in Federal, State, and local government employment, 1948-56**

[In millions]							
Year	Total	Workers in private industry <sup>1</sup>			Government workers		
		Total	Not covered by temporary disability insurance laws	Covered by temporary disability insurance laws <sup>2</sup>	Total	Federal <sup>3</sup>	State and local <sup>4</sup>
1948.....	\$419	\$157	\$145	\$12	\$262	\$154	\$108
1949.....	470	163	147	16	307	180	127
1950.....	500	178	155	23	322	179	143
1951.....	597	197	163	34	400	231	169
1952.....	683	219	182	37	464	265	199
1953.....	731	239	200	39	492	272	220
1954.....	758	248	207	41	510	262	248
1955.....	826	270	225	45	556	280	276
1956.....	884	283	235	48	601	291	310

<sup>1</sup> Sum of estimated value of formal paid sick leave for employees with (a) sick leave but no other group protection and (b) sick leave supplemental to group insurance or other forms of group protection, including publicly operated plans. Under each category, number of employees was adapted from Health Insurance Council, *Annual Survey of Accident and Health Coverage in the United States 1948-54* and *The Extent of Voluntary Health Insurance Coverage in the United States as of December 31, 1955 and 1956*, after reducing estimates of exclusive sick-leave coverage in early years by a third to allow for exclusion of informal and supplemental sick-leave plans. Further adjustments made to allow for conversion of exclusive protection to supplemental protection under temporary disability insurance laws. Estimates take into account for later years, growth in labor force and gradual expansion of exclusive and supplemental plans. Assumes that workers in private industry receive an average of 4 days of paid sick leave a year, excluding other protection, and 3.2 days when they have other group protection. Daily wages obtained by dividing average annual earnings per full-time private employee as reported in table 27, *Survey of Current Business*, *National Income Supplement*, 1954 edition, and *National Income Number*, July 1957, by 255 (estimated workdays in a year).

<sup>2</sup> Assumes that some workers entitled to cash benefits under temporary disability insurance laws have sick leave in addition to their benefits under

the laws, but only to the extent needed to bring up to 80 percent the replacement of their potential wage loss.

<sup>3</sup> Based on studies showing that Federal employees, who work 253 days a year, use paid sick-leave benefits of 7.8 days on the average, or 3.1 percent of payroll. Payroll data derived by multiplying number of paid civilian full-time employees as of June 30 in all branches of the Federal Government in the continental United States, by their mean earnings as reported in *Pay Structure of the Federal Civil Service*, *Annual Reports* (Federal Employment Statistics Office, U. S. Civil Service Commission). Practically all full-time employees are covered by paid sick-leave provisions.

<sup>4</sup> Number of full-time employees on State and local government payrolls from *State Distribution of Public Employment*, *Annual Reports* (Bureau of the Census). Assumes that the number of State and local employees covered by sick-leave plans has increased gradually from 65 percent of the total number employed in 1948 to 80 percent in 1956 and that workers covered by such plans received on the average paid sick leave ranging from 5.2 days in 1948 to 5.8 days in 1956. Daily wages obtained by dividing average annual earnings per full-time State and local employee as reported in table 27, *Survey of Current Business*, *National Income Supplement*, 1954 edition, and *National Income Number*, July 1957, by 255 (estimated workdays in a year).



from 1948 to 1956 in the number of plans that permit accumulation of leave from 1 year to another and in the maximum that can be accumulated. To cite one example, 33 percent of the city public schools covered by the National Education Association survey reported cumulative sick-leave plans in 1940-41, compared with 84 percent in 1950-51 and 94 percent in 1955-56. It is estimated that, as a result of such liberalization, the amount of sick leave used per covered State and local government employee has risen from 5.2 days in 1948 to 5.8 days in 1956.

The combined effect of these modifications is to produce an estimate of \$310 million paid in sick-leave benefits during 1956 for State and local government employees, almost triple the 1948 estimate of \$108 million. As a result, State and local government sick-leave benefits surpassed those paid by the Federal Government (\$291 million) in 1956.

Unfortunately, the background material available for estimating sick-leave protection of wage and salary workers in private industry is neither so voluminous nor so reliable as that used for government employees. As a result, the estimates derived for private industry have been subject to constant analysis and reexamination. Estimates developed by the Health Insurance Council<sup>7</sup> on the number of workers in private industry covered by sick-leave plans were utilized in the earlier articles, with minor changes, as a basis for estimating the value of the sick leave used. For the purpose of this article, however, the Council estimates have not been entirely satisfactory since in the early years of the series they did not make a sharp enough distinction between (1) formal sick-leave plans and informal arrangements administered according to an employer's discretion or (2) plans that provide exclusive protection and those that supplement other forms of group protection, including publicly operated plans. Furthermore, it is believed

that the Council estimates did not make sufficient allowance for the effect of the compulsory temporary disability insurance laws on existing sick-leave protection, which for the most part was converted from exclusive into supplemental protection.

Consideration of these factors has led to the conclusion that using the Council estimates results in an overstatement of the number of workers covered by exclusive formal sick-leave plans in private industry, particularly in the earlier years of the series. Consequently, the Council estimates have been reduced roughly by a third in the early years, with a further adjustment made for the growth of supplemental sick-leave plans at the expense of the exclusive plans in States with compulsory temporary disability insurance laws. The revised estimates were then carried forward to 1956, allowing for the growth in the labor force and for the continued expansion of supplemental sick-leave plans. In the later years, these estimates and the Council estimates have moved closer together as the result of revisions made by the Council in its own data. Because of gaps in the available data, however, any estimates in this field may contain a considerable margin of error.

With these revisions, the estimated value of the sick leave paid in 1956 under both exclusive and supplemental plans in private industry is \$283 million. Adding to this amount the sick-leave protection provided to Government employees (\$601 million) gives a total of \$884 million paid out to American workers in sick leave, more than double the \$419 million estimated for 1948.

The distribution of sick leave between private industry and public employment has undergone a change as a result of the expanding protection provided government employees. In 1948, 37 percent of the sick leave provided was attributable to private industry's sick-leave provisions; by 1956, this ratio had dwindled to 32 percent.

Since a growing number of workers are entitled to both sick leave and cash disability insurance through their employment, any measure of the value of sick leave in alleviating the potential income loss of workers should take into account any additional protection afforded by their disability insurance. Table 5 shows the extent of protection afforded workers with sick leave and distinguishes between those with and those without supplementary disability in-

Table 5.—Estimated value of potential income loss<sup>1</sup> due to short-term sickness and of formal paid sick leave and disability insurance<sup>2</sup> among workers covered by formal paid sick leave, 1948-56

[Amounts in millions]									
Item	1948	1949	1950	1951	1952	1953	1954	1955	1956
<b>Workers with sick leave only</b>									
Potential income loss.....	\$583	\$619	\$655	\$758	\$854	\$908	\$937	\$1,020	\$1,092
Value of sick leave.....	381	423	440	523	599	640	661	719	772
Ratio (percent) of benefits to potential income loss.....	65.4	68.3	67.2	69.0	70.1	70.5	70.5	70.5	70.7
<b>Workers with sick leave and insurance</b>									
Potential income loss.....	\$97	\$116	\$151	\$185	\$207	\$227	\$243	\$266	\$280
Value of sick leave and insurance <sup>3</sup> .....	77	93	121	148	165	182	195	213	224
<b>All workers under sick-leave plans</b>									
Potential income loss.....	\$679	\$735	\$806	\$943	\$1,061	\$1,135	\$1,180	\$1,286	\$1,372
Value of sick leave and insurance <sup>3</sup> .....	458	516	561	671	764	822	856	932	996
Ratio (percent) of benefits to potential income loss.....	67.5	70.2	69.6	71.2	72.0	72.4	72.5	72.5	72.6

<sup>1</sup> Estimated total loss, whether protected by sick leave and insurance or not.

<sup>2</sup> Includes group accident and sickness insurance, publicly operated plans, and other forms of group protection.

<sup>3</sup> Understated, since no benefits from the purchase of individual insurance policies are included as protection.

<sup>4</sup> Assumes that supplementary protection derived from insurance was at a level that would, in combination with sick leave, replace 80 percent of the potential income loss.

<sup>7</sup> *Survey of Accident and Health Coverage in the United States*, annual series, 1948-56. The Council is composed of representatives of commercial insurance companies writing various forms of health and disability policies.

Table 6.—Benefits provided as protection against income loss, summary data, 1943-56

Year	Total	Under voluntary provisions			Under public provisions			
		Total	Cash sickness insurance and self-insurance	Sick leave	Total	Publicly operated cash sickness funds	Cash sickness insurance and self-insurance	Sick leave for government employees
1948.....	\$754.1	\$425.7	\$268.7	\$157.0	\$328.4	\$57.1	\$9.3	\$262.0
1949.....	844.1	447.9	284.9	163.0	396.2	62.1	27.1	307.0
1950.....	937.2	497.8	319.8	178.0	439.4	63.2	54.2	322.0
1951.....	1,132.3	558.1	361.1	197.0	574.2	60.9	113.3	400.0
1952.....	1,293.5	627.2	408.2	219.0	666.3	74.5	127.8	464.0
1953.....	1,407.5	685.3	446.3	239.0	722.2	90.4	139.8	492.0
1954.....	1,472.0	726.9	478.9	248.0	745.1	103.1	132.0	510.0
1955.....	1,606.7	806.2	536.2	270.0	800.5	109.4	135.1	556.0
1956.....	1,785.4	921.5	638.5	283.0	863.9	113.7	149.2	601.0

insurance. It thus serves two purposes—determining the extent of protection afforded persons covered by sick-leave provisions and identifying their income loss.

Among persons with sick leave as their only protection, approximately 71 percent of their potential loss of income in 1956 was met through sick leave. For those with both sick leave and group insurance, it is assumed that 80 percent of the loss was met. For the two groups combined, their protection equaled 73 percent of their potential loss of income. If it were possible to take into account the additional protection provided by individual insurance policies purchased as a supplement to sick leave, the losses shown would be even lower.

### Summary of Protection Provided

Data from tables 2, 3, and 4 have been summarized in table 6 to show the total value of all forms of protection against the loss of income incurred because of nonoccupational illness.

The dollar value of all forms of protection rose from \$754 million in 1948 to \$1,785 million in 1956. Benefits under voluntary provisions (including insurance company policies, self-insurance, and sick leave for nongovernmental employees but excluding private insurance under public laws) amounted to \$426 million in 1948 and \$922 million in 1956. Benefits under public auspices, either through the temporary disability insurance laws or as sick leave granted government employees, equaled \$328 million in 1948 and 8 years later \$864

million. Benefits under public auspices increased 163 percent, and those under voluntary provisions increased 116 percent.

### Measuring the Extent of Protection

Table 7 relates the income loss experienced each year because of non-occupational sickness to the dollar value of the various forms of protection against this loss. It is thus possible to measure the effective growth in economic security against the risk of income loss from illness. The secondary cost of operating the mechanism for providing cash disability insurance is also shown in the table.<sup>8</sup> The net cost of providing insurance represents the difference between the insurance losses incurred and premiums earned (table 2), plus the cost of administering the public temporary disability insurance programs (not shown elsewhere). For the years before 1956, net costs are slightly overstated because insurance premiums included an unknown amount of dividends returnable to policyholders.

From 1948 to 1956, total income loss increased 52 percent, but the protection provided showed a 137-percent rise. As a result the proportion of lost earnings covered by cash sickness benefits advanced from 16.0 percent in 1948 to 24.9 percent in 1956, or approximately 1.1 percent a year. Despite this growth, the amount of income loss not replaced by insurance or formal sick leave con-

<sup>8</sup> The costs of operating sick-leave programs, which employers absorb, are not known.

tinued to rise during the period under review—from \$3,950 million to \$5,372 million. The rise of more than \$300 million in 1956 was one of the largest recorded since the series was started.

While the net cost of providing the disability insurance portion of the protection also advanced about 53 percent from 1948 to 1956, it actually declined \$32 million between 1955 and 1956 and since 1954 has

Table 7.—Growth in protection against income loss, 1948-56

Year	Income loss and protection provided			Income loss not protected	Net cost of providing insurance <sup>2</sup>
	Income loss <sup>1</sup>	Protection provided <sup>2</sup>	Protection as percent of loss		
1948.....	\$4,704	\$754	16.0	\$3,950	\$271
1949.....	4,567	844	18.5	3,718	281
1950.....	4,936	937	19.0	3,999	303
1951.....	5,641	1,132	20.1	4,509	310
1952.....	5,986	1,294	21.6	4,692	324
1953.....	6,287	1,408	22.4	4,879	428
1954.....	6,237	1,472	23.6	4,765	450
1955.....	6,672	1,607	24.1	5,065	446
1956.....	7,157	1,785	24.9	5,372	414

<sup>1</sup> From table 1.

<sup>2</sup> Total benefits, including sick leave.

<sup>3</sup> Includes retention costs (for contingency reserves, taxes, commissions, acquisition, claims settlement, and underwriting gains) of private insurance companies (from table 2) and administrative expenses for publicly operated plans and for supervision of the operation of private plans.

shown no increase at all. The higher loss ratios (proportion of premium income returned as benefits) prevailing in cash disability insurance in the recent years have counteracted the aggregate rise in the cost of underwriting an increasing volume of insurance.

When the extent of income-loss protection available to various segments of the labor force is being considered, wage and salary workers should properly be considered separately from the self-employed. Benefits from individually purchased disability insurance policies cannot be separated, however, into those going to the self-employed or to nonworkers and those that augment the other protection available to wage and salary workers. The data therefore include both the benefits from individually purchased disability insurance policies and the estimated income loss of the self-employed.

Table 8.—Estimates of extent of income-loss protection for workers without formal sick leave, 1948-56

[Amounts in millions]									
Item	1948	1949	1950	1951	1952	1953	1954	1955	1956
Insurance benefits <sup>1</sup>	\$296	\$328	\$377	\$462	\$529	\$586	\$616	\$674	\$790
Total income loss <sup>2</sup>	4,025	3,832	4,130	4,698	4,925	5,152	5,057	5,386	5,786
Ratio (percent) of insurance benefits to:									
Total income loss	7.4	8.6	9.1	9.8	10.7	11.4	12.2	12.5	13.7
Income loss excluding first 3 days <sup>3</sup>	10.5	12.2	13.0	14.0	15.3	16.3	17.4	17.9	19.5
Two-thirds of income loss excluding first 3 days	15.7	18.3	19.6	21.1	23.0	24.4	26.1	26.8	29.2
Income loss excluding first 7 days <sup>4</sup>	14.7	17.1	18.3	19.7	21.5	22.7	24.4	25.0	27.3
Two-thirds of income loss excluding first 7 days	22.0	25.7	27.4	29.5	32.2	34.1	36.5	37.5	40.9

<sup>1</sup> Excludes sick leave and estimated amount of insurance benefits of persons with both sick leave and insurance (see table 5, line 7).

<sup>2</sup> Excludes all income loss of persons covered by sick-leave plans (see table 5, line 6).

<sup>3</sup> Based on 70 percent of total income loss (line 2 above).

<sup>4</sup> Based on 50 percent of total income loss (line 2 above).

It is also of interest to examine that portion of the residue of lost income that might conceivably be recovered if insurance policies and sick-leave plans were more widespread and if all benefits were more nearly at the relatively high level of some plans. Though the income that the wage earner fails to receive because he is ill represents a loss to the national income, the expenses that the individual incurs while he is working, his income taxes, and his social security contributions are reduced, and he therefore suffers only a part of the loss directly. At the same time the worker may encounter medical expenses for his illness that, unless met by other than out-of-pocket expenditures—by prepaid health insurance, for example—may be greater than any savings in carfare, meals, clothing, or taxes.

Most cash sickness plans undertake to compensate for only a part of the income lost; they are not intended to apply to medical expenses and, by paying less than a "take-home" wage, are designed to discourage malingering. Insurance policies usually do not cover the first few days or first week of illness, since it is believed that the worker can carry this loss himself; furthermore, the administrative

burden of processing large numbers of short-period claims is avoided. The Nation's potentially compensable and the potentially insurable income losses are therefore somewhat less than the total income loss so far considered.

Sick-leave plans generally provide for 100-percent continuance of pay from the first day of sickness; insurance plans, in contrast, require a waiting period before benefits are paid and reimburse only part of the weekly wage or salary loss. Consequently, a large portion of the potential income loss represented by wage continuation under sick-leave plans falls outside the bounds of what might be considered compensable or insurable under current insurance practices. A hypothetical figure that can meaningfully represent the portion of the income loss due to sickness that might be covered by prevailing insurance provisions must therefore be confined to the income loss of persons not covered by sick-leave plans.

Table 8 compares disability insurance benefits with the full income loss of all persons who do not have sick-leave protection and shows the proportions of their potentially insurable loss and potentially compen

sable income loss that would be met by existing insurance benefits.

Income loss for persons not covered by sick leave increased from \$4.0 billion in 1948 to \$5.8 billion in 1956. In the same period, applicable insurance benefits went from \$296 million to \$790 million. Benefits, which equaled 7.4 percent of the total income loss in 1948, had increased to 13.7 percent by 1956.

When the first 3 days of sickness are excluded from the measure of income loss, by omitting 30 percent of the total, insurance was meeting 19.5 percent of the loss in 1956. This proportion may be looked on as a reasonable measure of the protection currently being provided in relation to a potentially insurable income loss, since some insurance is now being written with only a 3-day waiting period required. If the first 7 days of income loss, equivalent to 50 percent of the total income loss, are excluded, insurance met 27.3 percent of this amount in 1956 and 14.7 percent in 1948.<sup>9</sup>

Another type of adjustment was also made in table 8 to obtain the ratio of existing protection to potentially compensable income loss—that portion of the potentially insurable loss that might be compensated according to a reasonable insurance standard. In this article, two-thirds of the wage loss for the period of disability after the waiting period is assumed to be a reasonable standard, even though some policies may compensate for less. Insurance in 1956 was meeting approximately 41 percent of this theoretical benchmark (with the first 7 days excluded)—almost twice the 22 percent of 1948.

<sup>9</sup> There is a slight degree of overstatement when the insurance benefits are compared with this concept of income loss, to the extent that some insurance benefits begin with the fourth day in the case of illness and with the first day in the case of accidents.

## SOCIAL SECURITY IN REVIEW

(Continued from page 2)

Benefit checks went to 1,020,100 unemployed workers during an aver-

age week in October. This average was 5 percent higher than that in September and 36 percent greater than the average in October 1956. Total benefits paid went up 16 per-

cent to \$131.8 million—44 percent more than the total a year earlier. The average weekly benefit for total unemployment advanced 56 cents to \$29.20.



# Regularly Scheduled Articles, Notes, and Tables, 1958

LISTED BELOW are the titles of the scheduled articles, notes, and tables and the issues of the BULLETIN in which they will appear; there may, however, be changes in or additions to the list. Tables with calendar-year data for all programs will appear in the Annual Statistical Supplement.

## General Social Security Data

Contributions and taxes under selected social insurance and related programs, by specific period (calendar- or fiscal-year totals, current reporting month, and 12 preceding months) . . . monthly

Federal cash income and outgo and amounts for programs under the Social Security Act . . . . . October

Federal grants to State and local governments (note) . . . . . June

Federal grants to States under the Social Security Act: Checks issued, by State (fiscal-year data) . . . . . October

Money income sources of the aged (note) . . . . . June, December

Money income sources of orphans and young widows (note) . . . . . August

Payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specific period, 1938- (calendar-year totals and quarterly data) . . . . . March, June, September, December

Selected current statistics (pages 1 and 2) . . . . . monthly

Selected social insurance and related programs, by specified period, 1940- (calendar-year totals, current reporting month, and 12 preceding months) . . . . . monthly

Social welfare expenditures in the United States (article, fiscal-year data) . . . . . October

Status of the old-age and survivors insurance trust fund, by specified period, 1937- (calendar- or fiscal-year totals, current reporting month, and 12 preceding months) . . . . . monthly

Status of the unemployment trust fund, by specified period, 1936- (calendar- or fiscal-year totals, current reporting quarter, and 4 preceding quarters) . . . . . March, June, September, December

Trust fund operations (note) . . . . . April

Voluntary health insurance and medical care costs (article) . . . . . December

Workmen's compensation payments (note) . . . . . December

## Old-Age, Survivors, and Disability Insurance

Amount of monthly benefits and lump-sum death payments paid, by State (calendar year and fiscal year) . . . . . July, November

Family benefits in current-payment status (note, end of calendar year) . . . . . November

Monthly benefits in current-payment status at end of month and monthly benefits awarded in month, by type of benefit (current-payment status data, current reporting month and 12 preceding months; award data, current reporting month) . . . . . monthly

Monthly disability insurance benefits in current-payment status, by indication of offset, and completely offset benefits in force, at end of month (current reporting month and up to 12 preceding months) . . . . . monthly

Number of aged beneficiaries receiving monthly benefits per 1,000 population aged 65 or over, by State (end of calendar year and of fiscal year) . . . . . July, November

Number and amount of monthly benefits in current-payment status at end of month, by type of benefit and by State (end of calendar year and of fiscal year) . . . . . July, November

Number of childhood disability and allied wife's or mother's monthly benefit awards (calendar-year totals and quarterly data) . . . . . June, December

Number of employers and workers and estimated amount of earnings in covered employment, by specified period, 1940- (calendar-year totals and quarterly data) . . . . . February, May, August, November

Number of monthly benefit awards for selected types of benefit, 1950- (calendar-year totals and quarterly data) . . . . . June, December

Number of monthly benefits awarded, by type of benefit, number of lump-sum payments, 1940- (calendar-year totals and quarterly data) . . . . . March, June, September, December

Number of monthly benefits withheld . . . . . May, October

Old-age benefits awarded (note, annual data) . . . . . September

Old-age benefits in current-payment status on December 31, by size of benefit and by State (note) . . . . . July

Social security employment taxes by internal revenue collection district . . . . . March

Workers with insured status (note) . . . . . May

## Public Assistance

Aid to the blind: Recipients and payments to recipients, by State . . . . . monthly

Aid to dependent children: Recipients and payments to recipients, by State . . . . . monthly

Aid to the permanently and totally disabled: Recipients and payments to recipients, by State . . . . . monthly

Amount of vendor payments for medical care for public assistance recipients, by program and State . . . . . monthly

Assistance expenditures per inhabitant (note) . . . . . April

Average payments: All assistance, money payments, and vendor payments for assistance cases, by program and State . . . . . monthly

Concurrent receipt of old-age and survivors insurance benefits and public assistance (article) . . . . . August

General assistance: Cases and payments to cases, by State . . . . . monthly

Old-age assistance: Recipients and payments to recipients, by State . . . . . monthly

Public assistance in the United States, by month (number of recipients and amount of assistance, by program, current reporting month and 12 preceding months) . . . . . monthly

Recipient rates for specified types of public assistance in the United States, by State . . . . . March, September

Source of funds expended for public assistance payments, fiscal year . . . . . February

State and local assistance expenditures in relation to income payments (note) . . . . . June

## Federal Credit Unions

Credit unions in the United States (note) . . . . . November

## Employment Security

Selected data on nonfarm placements and unemployment insurance claims and benefits . . . . . monthly

## RECENT PUBLICATIONS

(Continued from page 13)

*Modern Immigrant-Aid Service.*  
New York: Harper & Brothers,  
1957. 423 pp. \$4.

## Retirement and Old Age

*Aging in the Modern World: I—A Book of Readings*, compiled by Clark Tibbitts; *II—A Handbook*

*for Group Members, A Study Discussion Series for Adults*, by Clark Tibbitts and Wilma Donahue; and *III—Guidebook for Leaders, A Series of Adult Study Discussion Programs*, by Clark Tibbitts and Wilma Donahue. Ann Arbor: University of Michigan, Division of Gerontology, 1957. 3 vols. \$3.25 a set.

COUNCIL OF JEWISH FEDERATIONS AND WELFARE FUNDS. *Planning for the Aged in the Small Community. Conference Proceedings, West Central Region, Chicago, Ill., Oct. 28, 1956.* New York. The Council, 1957. 16 pp. Processed.

HOGUE, EVELYN B. "A Unique Service for the Aged." *Public Welfare*, (Continued on page 29)

# Current Operating Statistics

**Table 1.—Selected social insurance and related programs, by specified period, 1940–57**  
[In thousands; data corrected to Dec. 9, 1957]

Year and month	Total	Retirement, disability, and survivor insurance										Unemployment insurance				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits under Railroad Unemployment Insurance Act <sup>3</sup>	State laws <sup>10</sup>	Veterans' legisla- tion <sup>11</sup>	Rail- road Unem- ploy- ment Insurance Act <sup>9</sup>			
		Monthly				Lump-sum <sup>7</sup>										
Social Security Act	Rail- road Retirement Act	Civil Service Com- mission <sup>2</sup>	Veter- ans Ad- minis- tration <sup>3</sup>	Social Security Act <sup>4</sup>	Rail- road Retirement Act <sup>5</sup>	Civil Service Com- mission <sup>2</sup>	Veter- ans Ad- minis- tration <sup>6</sup>	Social Secu- rity Act	Other <sup>8</sup>							
Number of beneficiaries																
1956																
October		6,387.5	441.2	249.3	2,758.7	2,314.0	214.8	82.9	(12)	38.7	12.6	36.5	752.3	30.3	39.9	
November		6,606.2	442.8	248.8	2,761.7	2,429.2	215.5	83.9	(13)	37.2	12.0	35.2	796.2	31.0	45.4	
December		6,677.1	443.3	255.9	2,764.7	2,451.0	216.0	85.5	1,179.5	38.3	11.2	32.5	940.6	39.9	53.5	
1957																
January		6,777.8	444.1	259.0	2,766.4	2,483.6	217.3	85.6	(12)	56.7	12.6	39.8	1,452.5	53.1	75.3	
February		6,878.2	445.3	262.6	2,768.3	2,509.1	217.5	86.3	(12)	48.0	11.9	28.0	1,529.5	61.6	68.6	
March		7,071.6	448.1	265.8	2,773.3	2,535.7	218.7	87.4	1,178.2	61.5	12.6	26.4	1,500.4	61.7	67.9	
April		7,355.9	451.1	268.0	2,782.5	2,572.0	219.6	88.5	(12)	66.5	12.8	26.5	1,310.5	51.1	57.9	
May		7,573.2	453.0	271.0	2,789.3	2,602.5	220.1	90.0	(12)	65.5	13.0	24.2	1,199.4	40.4	49.0	
June		7,710.1	454.7	274.0	2,796.5	2,632.0	221.1	91.3	1,183.7	58.2	12.5	22.2	1,171.6	40.2	39.7	
July		7,911.6	456.1	276.8	2,802.4	2,655.8	221.6	92.5	(12)	52.3	12.4	25.5	1,061.4	41.1	42.0	
August		7,999.7	456.0	279.9	2,807.0	2,678.5	222.2	92.6	(12)	43.2	12.2	33.3	1,021.9	42.7	50.7	
September		8,097.9	458.3	283.1	2,808.0	2,693.5	223.4	93.4	(12)	56.5	12.7	33.0	975.0	38.7	42.6	
October		8,207.5	460.9	286.2	2,812.3	2,716.8	224.5	95.0	(12)	61.8	12.8	36.5	1,020.1	28.5	53.4	
Amount of benefits <sup>13</sup>																
1940	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448			\$105,696	\$11,833	\$12,267		\$518,700		\$15,961
1941	1,079,648	51,169	119,912	64,933	320,561	23,644	1,559			111,799	13,270	13,943		344,321		14,537
1942	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603			111,193	15,005	14,342		344,084		6,268
1943	911,696	92,943	125,795	72,961	331,350	55,152	1,704			116,133	17,843	17,255		79,643		917
1944	1,104,638	113,487	129,707	77,193	456,279	73,451	1,765			144,302	22,034	19,238		62,385	\$4,215	582
1945	2,047,025	148,107	137,140	83,874	697,830	99,651	1,772			254,238	26,127	23,431		445,866	126,630	2,359
1946	5,135,413	222,320	149,188	94,585	1,268,984	127,933	1,817			333,640	27,851	30,610		1,094,850	1,743,718	39,917
1947	4,658,540	287,554	177,053	106,876	1,676,029	149,179	19,283			382,515	29,460	33,115	\$11,368	776,165	970,542	39,401
1948	4,454,705	352,022	208,642	132,852	1,711,182	171,837	36,011	\$918		413,912	32,315	32,140	30,843	793,265	510,167	28,599
1949	5,613,168	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317		477,406	33,158	31,771	30,103	1,737,279	430,194	103,596
1950	5,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409		491,579	32,740	33,578	28,099	1,373,426	34,653	59,804
1951	5,503,855	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014		519,398	57,337	33,356	26,297	840,411	2,234	20,217
1952	6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986		572,983	63,298	37,251	34,689	998,237	3,539	41,793
1953	7,353,396	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,325		613,475	87,451	43,377	45,150	962,221	41,698	46,884
1954	9,455,374	2,697,982	428,900	298,126	1,921,380	879,952	93,201	32,530		628,801	92,229	41,480	49,173	2,026,866	107,666	157,088
1955	10,275,552	3,747,742	438,970	355,876	2,057,515	1,107,541	121,847	39,362		688,426	112,871	42,233	51,945	1,350,268	87,672	93,282
1956	11,193,067	4,361,231	490,445	400,647	2,101,798	1,244,073	133,171	49,675		699,204	109,304	41,895	49,538	1,380,726	60,917	70,443
1956																
October	903,856	359,780	42,064	33,343	176,636	101,163	11,116	4,318	58,721	7,714	3,737	5,333	91,476	3,258	5,197	
November	920,583	369,732	42,250	33,975	176,373	107,672	11,164	4,353	58,634	7,492	3,476	4,957	91,700	3,168	5,637	
December	940,191	373,581	42,297	35,897	175,459	109,012	11,195	4,411	58,395	7,702	2,634	4,612	104,245	3,883	6,868	
1957																
January	1,035,052	379,451	42,439	36,296	176,610	110,850	11,275	4,508	59,981	11,453	3,951	5,296	177,598	5,572	9,772	
February	1,025,267	386,033	42,619	36,950	177,163	112,326	11,309	4,564	60,168	9,668	3,271	3,490	164,860	5,594	8,252	
March	1,049,807	398,084	42,958	37,881	177,105	113,903	11,389	4,666	60,149	12,424	3,850	3,698	168,841	5,886	8,973	
April	1,053,073	414,809	43,291	38,131	177,205	115,887	11,453	4,719	59,402	13,396	4,475	3,594	154,329	5,155	7,227	
May	1,057,617	427,303	43,521	38,823	177,612	117,591	11,506	4,762	59,539	13,082	4,372	3,416	145,657	4,222	6,211	
June	1,039,946	435,378	43,714	39,160	176,079	119,259	11,579	4,807	59,025	11,678	3,905	3,003	123,540	3,710	5,109	
July	1,071,289	448,954	43,856	39,613	180,180	120,657	11,628	4,874	64,310	10,486	3,804	3,298	130,130	4,539	4,960	
August	1,070,527	454,917	43,870	40,376	179,483	121,837	11,678	4,934	64,060	8,606	3,587	4,780	121,333	4,406	6,660	
September	1,072,401	461,119	44,111	41,184	179,374	122,892	11,762	5,009	64,033	11,406	3,921	4,783	113,325	3,793	5,689	
October	1,118,811	467,923	44,402	41,804	190,917	124,312	11,839	5,117	68,073	12,459	4,311	5,476	131,832	3,014	7,332	

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated (beginning Jan. 1957, includes a few "childhood disability" benefits), and, beginning July 1957, disability benefits to workers aged 50–64. Under the other 3 systems, benefits for age and disability; beginning Dec. 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training; beginning 1955, payments estimated, adjusted quarterly.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; beginning Jan. 1957 includes a few "childhood disability" benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections and, beginning Feb. 1947, survivor benefits—widow's, widower's (first paid Dec. 1951), widowed mother's, parent's, and child's.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans; data for beneficiaries shown as of end of quarter; beginning 1955, payments estimated, adjusted quarterly.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs; beginning 1955, data for veterans' programs estimated.

<sup>9</sup> Represents average number of beneficiaries in a 14-day registration period; temporary disability benefits first payable July 1947.

<sup>10</sup> Represents average weekly number of beneficiaries; beginning Jan. 1955, includes data for payments to unemployed Federal workers made by the States as agents of the Federal Government.

<sup>11</sup> Beginning Sept. 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning Nov. 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

<sup>12</sup> Not available.

<sup>13</sup> Payments: under the Social Security Act annual data represent Treasury disbursements and under the Railroad Retirement Act, amounts certified (for both programs monthly data for monthly benefits represent benefits in current-payment status); under the Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except the readjustment allowance program, disbursements; under the State unemployment insurance laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1955-57

[In thousands]

Period	Retirement, disability, and survivors insurance				Unemployment insurance		
	Federal insurance contributions <sup>1</sup>		Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment insurance contributions <sup>4</sup>	Federal unemployment taxes <sup>5</sup>	Railroad unemployment insurance contributions <sup>6</sup>
	Retirement and survivors	Disability <sup>3</sup>					
Fiscal years:							
1955-56 <sup>7</sup>	\$6,442,370		\$808,207	\$634,323	\$1,328,722	\$324,656	\$34,043
1956-57 <sup>8</sup>	6,539,887	\$337,161	1,170,998	616,013	1,537,127	330,031	77,894
4 months ended:							
October 1955	1,881,493		421,549	178,260	453,467	22,772	6,277
October 1956	1,800,696		723,155	183,192	563,998	3,680	19,668
October 1957 <sup>9</sup>	1,969,905		348,772	187,537	584,422	2,986	25,290
1956							
October	218,116		51,738	24,959	109,393	598	617
November	606,322		53,677	74,306	208,899	865	10,352
December	248,790		52,326	54,580	12,033	699	7,731
1957							
January	291,274		63,435	21,165	80,086	40,242	386
February	775,301	52,079	45,449	82,796	152,570	269,886	7,133
March	572,293	65,796	66,966	49,861	15,155	10,166	11,402
April	632,911	31,249	45,650	14,939	169,528	1,511	562
May	1,141,249	122,338	67,058	83,134	322,447	1,400	12,048
June <sup>8</sup>	471,051	65,699	53,280	52,040	12,409	1,583	8,613
July <sup>8</sup>	365,844	38,806	51,752	19,359	173,916	754	765
August	829,053	112,664	75,757	83,581	283,805	882	11,065
September	433,600	54,899	102,791	53,858	10,495	623	12,650
October	341,408	34,791	118,472	30,740	116,206	726	810

<sup>1</sup> Represents contributions of employees, employers, and the self-employed in employments covered by old-age, survivors, and disability insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Under the 1956 amendments to title II of the Social Security Act.

<sup>3</sup> Represents employee and Government contributions to the civil-service retirement and disability fund.

<sup>4</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 3 jurisdictions, contributions

from employees; excludes contributions collected for deposit in State temporary disability insurance funds. Data reported by State agencies.

<sup>5</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>6</sup> Beginning 1947, also covers temporary disability insurance.

<sup>7</sup> Except for State unemployment insurance, as shown in the *Final Statement of Receipts and Expenditures of the U. S. Government*.

<sup>8</sup> Preliminary.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and other Treasury reports, unless otherwise noted.

## STATE PUBLIC ASSISTANCE LEGISLATION

(Continued from page 7)

Colorado enacted legislation providing a more specific statutory base for its existing program of aid to the disabled.

West Virginia added a provision that permits the names and addresses of recipients and amounts of assistance to be available for public inspection in the office of the clerk of each county. This legislation is in accordance with the provision in the Revenue Act of 1951 that permits the States to make certain records available for public inspection, without the penalty of losing Federal funds, provided that political or commercial use of the names is prohibited. There are 32 States that permit inspection of the lists. The North Dakota Legislature instructed the Legislative Research Committee, which studies and makes recom-

mendations to the legislature, to study provisions in public welfare statutes that relate to the confidential nature of information.

Legislation in Illinois, Nevada, Oklahoma, and Pennsylvania enlarges the responsibilities of the State welfare departments in various ways or makes organizational and administrative changes in various programs. In Illinois, where the county departments of welfare generally do not have responsibility for the general assistance program, the legislature transferred the administration of general assistance within the City of Chicago to the Cook County Department of Welfare, which administers the federally aided programs. Other legislation changes the name of the county departments, effective July 1, 1958, to county departments of public aid.

Nevada transferred the responsibility for the vocational rehabilitation

of the blind from the State Education Department to the State Welfare Department. In Oklahoma the duties of the former Emergency Relief Board, which had responsibility for general assistance and commodity distribution programs, were transferred to the Oklahoma Public Welfare Commission. Pennsylvania legislation provides for the merger, on or before June 1, 1958, of two existing agencies—the Department of Public Assistance and the Department of Public Welfare—into one new Department of Public Welfare.

Three States established commissions with broad authority to carry out specific assignments related to public welfare laws and administration. Illinois legislation created a Commission on Public Aid and Assistance with membership drawn from both Houses of the legislature and from the public (appointed by the Governor), to study all aspects



**Table 3.—Status of the old-age and survivors insurance and disability insurance trust funds, by specified period, 1937–57**

[In thousands]

Period	Receipts		Expenditures		Assets		
	Net contribution income and transfers <sup>1</sup>	Interest received <sup>2</sup>	Benefit payments	Administrative expenses <sup>3</sup>	Net total of U.S. Government securities acquired <sup>4</sup>	Cash balance at end of period	Total assets at end of period
<b>Old-age and survivors insurance trust fund</b>							
Cumulative, January 1937–October 1957 <sup>5</sup> .....	\$50,587,757	\$4,523,376	\$31,468,732	\$1,156,070	\$21,781,477	\$704,853	\$22,486,330
Fiscal year:							
1955–56 <sup>6</sup> .....	6,442,370	494,889	5,360,813	124,339	1,462,540	550,078	22,593,109
1956–57 <sup>6</sup> .....	6,539,887	560,558	6,514,581	150,057	220,287	765,598	23,028,916
4 months ended:							
October 1955.....	1,881,493	42,225	1,714,504	41,117	206,490	522,116	21,309,097
October 1956.....	1,800,696	42,859	1,946,026	46,646	–217,576	618,492	22,443,991
October 1957 <sup>6</sup> .....	1,969,905	45,019	2,501,340	56,170	–481,841	704,853	22,486,330
1957							
October.....	218,116	19,121	489,791	14,940	–249,759	618,492	22,443,991
November.....	606,322	5,381	488,599	11,997	127,383	602,260	22,555,097
December.....	248,790	235,215	507,764	12,186	–122,285	688,601	22,519,153
1957							
January.....	291,274	1,174	527,202	11,027	–243,750	686,569	22,273,371
February.....	775,301	3,902	535,443	12,826	86,922	830,582	22,504,306
March.....	572,203	14,969	574,628	13,014	141,534	688,668	22,503,927
April.....	632,911	20,493	646,696	17,248	–391,059	1,069,188	22,493,388
May.....	1,141,249	8,088	648,202	12,359	782,195	775,768	22,982,163
June <sup>7</sup> .....	471,051	228,477	640,021	12,755	56,923	765,598	23,028,916
July <sup>7</sup> .....	365,844	1,449	625,719	13,907	–293,440	786,705	22,756,583
August.....	829,053	7,842	608,520	11,578	226,646	776,856	22,973,390
September.....	433,600	15,399	626,766	13,383	–317,683	903,390	22,782,231
October.....	341,408	20,329	640,336	17,302	–97,364	704,853	22,486,330
<b>Disability insurance trust fund <sup>7</sup></b>							
Cumulative, January–October 1957 <sup>5</sup> .....	578,322	1,747	29,297	2,287	530,620	17,865	548,485
Fiscal year 1956–57 <sup>6</sup> .....	337,161	1,363	.....	1,305	325,363	11,857	337,220
1957							
February.....	52,079	.....	.....	438	.....	51,641	51,641
March.....	65,796	.....	.....	219	109,600	7,618	117,218
April.....	31,249	.....	.....	216	32,900	5,752	148,252
May.....	122,338	.....	.....	216	108,200	19,674	270,374
June <sup>7</sup> .....	65,699	1,363	.....	216	74,663	11,857	337,220
July <sup>7</sup> .....	38,806	17	.....	245	34,900	15,536	375,799
August.....	112,664	47	.....	245	86,737	32,737	479,737
September.....	54,899	171	9,333	245	29,489	48,741	525,230
October.....	34,791	148	11,437	248	54,131	17,865	548,485

<sup>1</sup> For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections) and, from May 1951, deposits by States under voluntary coverage agreements. For 1947–51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Beginning 1952, includes deductions for refund of estimated amount of employee-tax overpayment.

<sup>2</sup> Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951 and 1956.

<sup>3</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of

services. Beginning October 1953, includes amounts for expenses of plans and preparations for construction authorized by P. L. 170, 83d Cong., 1st sess.

<sup>4</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>5</sup> Preliminary.

<sup>6</sup> Revised to correspond with *Final Statement of Receipts and Expenditures of the U. S. Government*.

<sup>7</sup> Established under the Social Security Act, as amended in 1956.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and unpublished Treasury reports.

of the programs and their administration and report their findings to the Seventy-first General Assembly. Minnesota established an Interim Commission on Public Welfare to study all laws pertaining to the programs administered by the Department of Public Welfare (except the corrections program) and to revise and codify existing laws and make recommendations for needed improvements. Florida established a joint legislative committee to inquire into all phases of the State welfare program and recommend any needed

legislation.

Legislative interest in the problems of the aged was reflected in the authorization for study groups in three States. Oregon established a State Council on Aging, with appointments to be made by the Governor. In Connecticut a Commission on Services for Elderly Persons will have agency and citizen representation. Illinois continued the Commission on the Aging and Aged to study the special problems of persons aged 45–64 and established a Gerontological Committee at the University of

Illinois. Minnesota legislation provided for a special consultant on aging in the Department of Public Welfare. The county agencies may designate a staff member as a coordinator of services to the aging, but the State gives no financial aid. In Iowa the legislature established the Iowa Study Committee on the Care of the Aging to study all phases of the care of the aged by both public and private agencies. Represented on the 11-member committee will be State agencies, the legislature, and the general public.

**Table 4.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of the month, by type of benefit and by month, October 1956–October 1957, and monthly benefits awarded, October 1957<sup>1</sup>**

[In thousands; data corrected to Nov. 25, 1957]

Item	Total		Old-age		Wife's or husband's		Child's <sup>2</sup>		Widow's or widower's		Mother's		Parent's		Disability <sup>3</sup>	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>In current-payment status at end of month:</b>																
<b>1956</b>																
October.....	8,701.5	\$460,942	4,941.4	\$312,834	1,315.5	\$44,251	1,337.4	\$49,930	780.0	\$38,407	301.2	\$14,202	26.1	\$1,319	-----	-----
November.....	9,035.4	477,404	5,064.2	319,516	1,410.8	47,507	1,340.5	50,168	891.7	44,616	301.5	14,244	26.7	1,353	-----	-----
December.....	9,128.1	482,593	5,112.4	322,537	1,433.5	48,326	1,341.0	50,324	913.1	45,780	301.2	14,262	26.9	1,363	-----	-----
<b>1957</b>																
January.....	9,261.4	490,301	5,184.8	327,386	1,460.6	49,315	1,351.7	50,907	934.2	46,921	302.9	14,390	27.1	1,382	-----	-----
February.....	9,387.4	498,358	5,234.6	332,736	1,490.3	50,517	1,360.2	51,397	951.6	47,876	303.4	14,443	27.2	1,389	-----	-----
March.....	9,607.4	511,987	5,390.3	342,650	1,542.9	52,513	1,371.4	51,935	970.3	48,919	304.9	14,568	27.4	1,402	-----	-----
April.....	9,927.9	530,696	5,584.2	356,245	1,625.2	55,453	1,392.6	52,794	989.5	49,979	308.7	14,807	27.7	1,417	-----	-----
May.....	10,175.7	544,894	5,734.4	366,472	1,684.1	57,519	1,411.7	53,572	1,006.2	50,904	311.4	14,994	27.9	1,433	-----	-----
June.....	10,342.1	554,637	5,832.3	373,290	1,719.0	58,749	1,427.4	54,283	1,020.5	51,707	314.9	15,224	28.1	1,445	-----	-----
July.....	10,567.4	569,611	5,913.0	379,047	1,743.6	59,640	1,440.1	54,862	1,032.9	52,406	318.6	15,470	28.3	1,456	90.9	\$6,730
August.....	10,678.2	576,754	5,966.8	383,165	1,760.9	60,309	1,448.2	55,281	1,043.8	53,025	320.2	15,585	28.4	1,461	109.9	7,928
September.....	10,791.5	584,010	6,029.4	387,759	1,778.7	60,986	1,459.2	55,846	1,055.0	53,657	320.5	15,613	28.5	1,471	120.1	8,679
October.....	10,924.3	592,236	6,098.4	392,709	1,799.9	61,764	1,475.4	56,601	1,068.3	54,414	322.5	15,733	28.7	1,482	131.1	9,473
Awarded, October 1957..	210.9	12,253	102.0	7,040	37.1	1,276	28.0	1,103	19.3	1,052	8.4	476	.4	22	15.7	41,284

<sup>1</sup> For an explanation of the treatment of dual entitlements, see the *Bulletin* for April 1957, p. 29, table 4, footnote 1.

<sup>2</sup> Beginning January 1957, includes benefits payable to disabled persons aged 18 or over whose disability began before age 18 and who are dependent children of a deceased or retired worker.

<sup>3</sup> Monthly benefits to disabled workers aged 50–64.

<sup>4</sup> Monthly amount before reduction for a workmen's compensation benefit or another Federal benefit for disability, other than compensation payable by the Veterans Administration for a service-connected disability.

**Table 5.—Old-age, survivors, and disability insurance: Number and average monthly amount of disability insurance benefits<sup>1</sup> in current-payment status, by indication of offset,<sup>2</sup> and of completely offset disability insurance benefits in force, at the end of the month, July–October 1957**

[Corrected to Dec. 2, 1957]

Year and month	Benefits in current-payment status								Benefits in force with complete offset	
	Total			Without offset		With partial offset				
	Number	Average monthly amount payable	Average monthly amount before offset	Number	Average monthly amount payable	Number	Average monthly amount payable	Average monthly amount before offset	Number	Average monthly amount before offset
1957										
July.....	90,888	\$74.05	\$81.10	81,207	\$80.41	9,681	\$20.65	\$86.84	4,122	\$76.98
August.....	109,937	72.12	81.36	94,556	80.46	15,381	20.82	86.93	6,797	75.90
September.....	120,141	72.24	81.35	103,569	80.44	16,572	21.03	87.04	8,442	76.60
October.....	131,134	72.24	81.32	113,058	80.40	18,076	21.19	87.09	9,575	76.63

<sup>1</sup> Payable to disabled workers aged 50–64.

<sup>2</sup> A disability insurance benefit payable to a disabled worker who is receiving a workmen's compensation benefit or another Federal benefit for disability—

other than compensation payable by the Veterans Administration for a service-connected disability—is reduced by the amount of such benefit.

## UNEMPLOYMENT INSURANCE

(Continued from page 13)

less stringent requirements in three States. Wyoming raised the requirement for the most favorable schedule; under a new provision, no reduced rates will be allowed if the fund balance falls below a given level. Montana raised the minimum fund balance required for any reduced rates. Florida deleted its pro-

vision for suspension of reduced rates. Oregon lowered the fund requirements for each schedule of reduced rates, and Michigan lowered the requirement at which the least favorable schedule becomes effective.

Michigan also made substantial changes in its provisions relating to negative balances of employers' accounts and maintenance of the fund's solvency account; in effect

these changes relax the requirements for emergency contributions to the solvency account and for transfers from the solvency account to individual employers' accounts.

Kansas, Montana, and Wyoming now permit employers to make voluntary contributions to their experience-rating accounts under specified conditions.

Michigan amended its qualifying

**Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, October 1957<sup>1</sup>**

Region and State	Nonfarm place- ments	Initial claims <sup>2</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unemploy- ment <sup>4</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks com- pensated	Benefits paid <sup>4</sup>	Average weekly number of bene- ficiaries	Weeks com- pensated	Average weekly payment	
Total.....	540,274	1,192,989	401,408	5,651,556	2,123,652	4,692,656	\$131,831,561	1,020,143	4,269,394	\$29.20	<sup>5</sup> 1,236,898
Region I:											
Connecticut.....	8,712	25,997	12,043	113,999	55,913	93,812	2,961,224	20,394	88,690	32.47	23,670
Maine.....	2,138	9,114	3,677	44,704	25,100	39,540	921,906	8,596	32,508	21.88	10,310
Massachusetts.....	17,845	52,239	26,766	235,711	115,907	202,151	5,480,283	43,946	156,906	30.69	50,891
New Hampshire.....	1,358	5,077	2,616	22,198	12,424	18,288	379,569	3,976	15,049	22.67	4,876
Rhode Island.....	1,596	14,019	7,711	53,927	27,460	48,615	1,290,931	10,568	43,247	28.05	12,232
Vermont.....	1,029	2,295	1,011	11,767	6,067	10,270	246,847	2,233	9,618	24.72	2,602
Region II:											
New Jersey.....	11,901	51,807	22,428	321,555	152,468	311,083	9,758,466	67,627	270,446	32.50	69,423
New York.....	81,539	183,777	80,512	673,495	290,277	575,701	16,857,295	125,152	499,878	31.35	147,758
Puerto Rico.....	6,969	535	158	5,439	1,724	916	22,144	199	899	24.26	-----
Virgin Islands.....	168	0	0	6	0	2	38	(*)	2	19.00	-----
Region III:											
Delaware.....	685	1,833	721	12,047	3,460	14,403	427,832	3,131	13,204	30.83	2,664
District of Columbia.....	4,056	3,354	1,032	20,891	7,918	17,649	465,616	3,837	17,236	26.55	4,594
Maryland.....	5,899	16,837	5,768	72,192	24,436	76,031	2,303,336	16,528	70,581	31.14	16,119
North Carolina.....	14,506	26,056	12,679	121,067	59,411	115,854	2,285,278	25,186	107,154	20.10	28,252
Pennsylvania.....	22,303	119,327	39,802	648,427	236,879	564,958	15,779,838	122,817	515,571	29.18	141,750
Virginia.....	6,861	9,921	3,883	47,338	17,981	37,885	860,690	8,236	36,211	23.12	10,101
West Virginia.....	2,387	9,291	1,159	55,027	10,579	41,138	935,305	8,943	36,975	23.59	12,045
Region IV:											
Alabama.....	9,087	18,421	3,702	99,914	27,267	71,335	1,524,386	15,508	68,199	21.67	22,458
Florida.....	18,951	16,695	6,140	108,048	53,089	80,674	1,800,696	17,538	74,724	22.90	22,890
Georgia.....	9,727	18,892	6,590	119,741	48,423	97,006	2,249,948	21,088	90,248	23.74	26,035
Mississippi.....	8,436	8,447	2,484	47,725	19,433	36,335	719,247	7,899	32,365	20.75	10,484
South Carolina.....	7,100	11,184	4,436	63,187	28,829	50,770	1,080,216	11,037	46,946	21.70	13,965
Tennessee.....	9,171	17,548	5,573	143,121	53,904	118,579	2,716,222	25,778	112,360	23.47	31,611
Region V:											
Kentucky.....	3,783	18,197	4,151	123,901	36,390	93,557	2,241,962	20,338	88,035	24.53	27,227
Michigan.....	13,215	68,262	10,889	512,983	93,672	390,724	13,859,580	84,940	377,238	36.05	101,522
Ohio.....	25,389	55,611	13,168	254,340	84,435	204,484	6,337,459	44,453	194,401	31.69	57,266
Region VI:											
Illinois.....	20,805	52,636	18,514	244,533	101,645	188,919	5,307,052	41,069	170,067	29.46	53,797
Indiana.....	10,115	23,972	7,023	110,081	39,341	96,269	2,658,455	20,928	89,434	28.21	26,497
Minnesota.....	10,244	12,426	2,929	55,197	19,343	45,197	1,176,847	9,825	42,431	26.54	12,350
Wisconsin.....	10,029	15,729	4,065	81,948	30,482	65,291	2,026,719	14,194	59,455	31.70	17,863
Region VII:											
Iowa.....	8,342	5,299	1,752	23,439	11,452	18,890	459,241	4,107	16,954	25.43	5,179
Kansas.....	7,998	6,742	1,839	28,516	9,798	23,899	657,672	5,195	22,636	27.91	6,114
Missouri.....	7,656	34,404	12,689	127,179	56,014	93,890	2,114,175	20,411	80,330	24.45	27,722
Nebraska.....	5,619	2,611	1,124	11,122	6,455	10,203	261,360	2,218	9,736	26.20	2,625
North Dakota.....	2,527	545	110	1,514	746	1,242	28,369	270	1,013	24.07	475
South Dakota.....	2,156	682	219	2,299	1,189	1,952	41,409	424	1,665	22.75	539
Region VIII:											
Arkansas.....	6,926	9,167	3,031	38,304	13,484	23,971	485,191	5,211	22,105	20.71	8,744
Louisiana.....	9,943	9,319	1,793	39,545	10,850	31,815	682,839	7,916	28,208	22.53	8,654
Oklahoma.....	12,662	8,545	2,305	42,768	17,338	32,095	778,278	6,977	29,976	24.89	9,569
Texas.....	48,163	26,327	6,328	115,726	40,573	107,200	2,479,912	23,304	101,345	23.52	27,746
Region IX:											
Colorado.....	8,062	4,237	1,038	13,985	6,170	11,658	360,065	2,534	10,825	31.65	3,241
Montana.....	2,705	3,930	887	14,193	4,011	16,238	457,313	3,530	16,238	28.02	4,039
New Mexico.....	4,097	3,872	437	11,108	2,054	7,394	185,516	1,607	6,696	25.95	2,411
Utah.....	3,678	2,879	725	9,562	4,125	7,220	203,421	1,570	6,557	29.20	2,241
Wyoming.....	1,884	679	213	2,419	916	1,982	57,572	431	1,545	30.27	697
Region X:											
Arizona.....	4,921	5,891	1,341	22,640	6,964	15,338	401,638	3,334	14,484	26.70	5,103
California.....	38,221	130,252	39,431	451,503	166,885	366,865	10,879,706	79,753	340,634	30.66	103,171
Hawaii.....	977	2,365	1,129	11,776	6,095	9,746	236,231	2,119	8,145	26.55	(*)
Nevada.....	1,782	3,164	714	11,038	2,623	10,006	379,210	2,175	9,411	39.70	2,666
Region XI:											
Alaska.....	589	2,897	356	9,049	1,616	9,055	321,228	1,968	8,476	35.73	(*)
Idaho.....	3,533	3,668	765	11,376	4,150	7,832	238,018	1,703	7,252	31.02	2,671
Oregon.....	4,639	23,709	4,473	92,293	25,378	72,919	2,417,135	14,852	67,153	33.80	20,793
Washington.....	7,190	32,306	7,079	135,693	40,509	103,810	3,030,675	22,567	97,932	29.75	31,246

<sup>1</sup> Includes data for the Federal employees' unemployment insurance program, administered by the States as agents of the Federal Government.

<sup>2</sup> Total excludes transitional claims.

<sup>3</sup> Total, part-total, and partial.

<sup>4</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>5</sup> Excludes Alaska and Hawaii.

<sup>6</sup> Less than 1.

<sup>7</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

requirement for reduced rates to permit newly covered employers to qualify when they have been liable for contributions for 2 years; formerly

4 years were required. Florida, in contrast, repealed a 1955 provision allowing employers with less than 3 years' experience to get reduced rates.

Wisconsin authorized the distribution of a portion of the fund's annual interest earnings to individual employer accounts having positive



Table 7.—Public assistance in the United States, by month, October 1956–October 1957<sup>1</sup>

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total <sup>2</sup>	Old-age assistance	Aid to dependent children			Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)	
			Families	Recipients											
				Total <sup>3</sup>	Children										
1956	Number of recipients								Percentage change from previous month						
October.....		2,512,565	605,925	2,226,560	1,697,530	106,820	265,208	282,000	-----	(*)	-0.1	+0.2	+0.7	+0.5	
November.....		2,512,459	608,661	2,238,994	1,706,869	107,193	267,639	290,000	-----	(*)	+0.5	+0.3	+0.9	+2.8	
December.....		2,514,468	616,226	2,270,657	1,731,751	107,483	269,191	305,000	-----	+0.1	+1.2	+0.3	+0.6	+5.4	
1957															
January.....		2,512,411	623,342	2,298,896	1,753,536	107,531	271,216	334,000	-----	-0.1	+1.2	(*)	+0.8	+9.4	
February.....		2,509,493	629,847	2,325,867	1,775,169	107,456	273,465	337,000	-----	-0.1	+1.0	-0.1	+0.8	+0.9	
March.....		2,509,098	636,713	2,351,251	1,794,489	107,639	276,133	336,000	-----	(*)	+1.1	+0.2	+1.0	-0.2	
April.....		2,508,104	642,611	2,376,082	1,814,287	107,974	279,148	325,000	-----	(*)	+0.9	+0.3	+1.1	-3.3	
May.....		2,506,394	646,224	2,392,527	1,826,673	108,142	281,865	309,000	-----	-0.1	+0.6	+0.2	+1.0	-4.9	
June.....		2,503,823	647,208	2,398,693	1,831,925	108,441	283,901	294,000	-----	-0.1	+0.2	+0.3	+0.7	-5.0	
July.....		2,500,712	644,102	2,391,192	1,826,543	108,667	285,545	290,000	-----	-0.1	-0.5	+0.2	+0.6	-1.2	
August.....		2,498,152	644,953	2,398,768	1,832,615	108,611	285,928	291,000	-----	-0.1	+0.1	-0.1	+0.1	+0.1	
September.....		2,493,890	646,952	2,413,863	1,845,570	108,433	285,709	* 288,000	-----	-0.2	+0.3	-0.2	-0.1	* -0.8	
October.....		2,495,735	651,479	2,433,460	1,861,756	108,450	287,373	* 297,000	-----	+0.1	+0.7	(*)	+0.6	* +3.2	
1956	Amount of assistance								Percentage change from previous month						
October.....	\$243,631,000	\$144,387,281	\$56,389,879			\$6,715,577	\$15,362,558	\$15,299,000	+3.4	+4.0	+2.8	+3.1	+2.6	+3.9	
November.....	245,958,000	145,133,252	56,863,539			6,752,514	15,659,665	15,805,000	+1.0	+0.5	+0.8	+0.6	+1.9	+3.3	
December.....	249,777,000	145,810,238	58,571,167			6,787,693	15,834,611	17,133,000	+1.6	+0.5	+3.0	+0.5	+1.1	+8.4	
1957															
January.....	251,794,000	145,158,000	59,345,712			6,792,570	15,861,668	18,985,000	+0.8	-0.4	+1.3	+0.1	+0.2	+10.8	
February.....	253,508,000	145,552,635	60,293,429			6,799,386	16,068,612	18,991,000	+0.7	+0.3	+1.6	+0.1	+1.3	(*)	
March.....	256,212,000	146,009,789	61,360,890			6,834,412	16,231,284	19,241,000	+1.1	+0.3	+1.8	+0.5	+1.0	+1.3	
April.....	257,077,000	146,560,554	62,323,996			6,854,191	16,436,709	18,549,000	+0.3	+0.4	+1.6	+0.3	+1.3	-3.6	
May.....	256,616,000	146,766,526	62,471,755			6,901,479	16,697,046	17,306,000	-0.2	+0.1	+0.2	+0.7	+1.6	-6.7	
June.....	255,479,000	146,870,779	62,467,765			6,925,697	16,778,529	16,140,000	-0.4	+0.1	(*)	+0.4	+0.5	-6.7	
July.....	255,960,000	147,557,971	62,368,494			6,989,644	16,977,947	16,199,000	+0.2	+0.5	-0.2	+0.9	+1.2	+0.4	
August.....	256,649,000	147,869,058	62,612,411			6,981,169	16,966,039	16,232,000	+0.3	+0.2	+0.4	-0.1	-0.1	+0.2	
September.....	256,632,000	147,400,851	63,334,852			6,942,870	16,872,867	* 16,137,000	(*)	-0.3	+1.2	-0.5	-0.5	* -0.6	
October.....	264,007,000	151,413,065	65,213,445			7,180,659	17,107,772	* 17,152,000	+2.9	+2.7	+3.0	+3.4	+1.4	* +6.3	

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

<sup>3</sup> Includes as recipients the children and 1 parent or other adult relative in

families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

\* Increase of less than 0.05 percent.

\* Decrease of less than 0.05 percent.

\* Excludes Idaho; data not available. Percentage change based on data for 52 States.

balances. Nebraska will suspend the crediting of interest earnings to employer accounts under specified conditions.

Twelve States amended their provisions for charging employers' experience records. The amendments make no change in the basic method of charging but are related to the omission or modification of charges under specified conditions; in most instances, they were patterned after provisions in other State laws.

Amendments permitting the transfer of experience accounts when a business changes hands were enacted in two States. Idaho now permits a partial transfer of experience when part of a business changes hands. Michigan deleted the limitation under which total wages properly allocable to the assets transferred

must have amounted to \$10,000 or more for the four most recently completed calendar quarters.

Alaska, continuing a trend begun in 1955, raised the taxable wage base to \$4,200 from \$3,600. It also reenacted the provision for an employee contribution of 0.5 percent of taxable payroll, effective until mid-1961. Alabama substituted a flat employee contribution of 0.1 percent for a schedule of rates varying from 0.1 percent to 1.0 percent in accordance with the employer's experience with unemployment. The rate will be increased to 0.25 percent if the fund balance falls below a specified level.

Under the Employment Security Administrative Financing Act of 1954, Federal unemployment tax collections are reserved for employment security purposes. The law provides,

first, for transfer to the Federal unemployment account (loan fund) in the trust fund of the excess of these collections over employment security administrative expenditures in an amount sufficient to maintain a specified balance. The remainder of the collections is then credited to the State accounts at the end of each fiscal year in proportion to each State's taxable payroll. The amounts thus credited are to be generally available for the payment of unemployment benefits, and to the extent that their use is restricted to this purpose they tend to influence contribution rates indirectly, through their effect on fund levels.

Under specified conditions a State may, however, appropriate the money to supplement Federal funds granted for administrative expenditures. Such

Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, October 1957 <sup>1</sup>

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Total	\$13,418,455	\$3,585,158	\$446,983	\$2,204,044	<sup>2</sup> \$5,940,000
Alabama	1,866	291		644	
Alaska				( <sup>3</sup> )	<sup>4</sup> 18,850
Arkansas	170,863	13,389	8,809	22,239	7,896
California	1,591,446	699,561	81,438		88,438
Colorado	35,007	35,007	2,117	3,500	( <sup>5</sup> )
Connecticut	293,930	84,765	5,040	67,328	( <sup>5</sup> )
Delaware			160		
District of Columbia	189	303	13	234	212
Hawaii	9,234	31,302	602	6,882	( <sup>5</sup> )
Illinois	2,190,379	344,639	56,569	397,598	<sup>4</sup> 629,771
Indiana	452,400	92,671	19,021	( <sup>5</sup> )	<sup>4</sup> 195,445
Iowa			( <sup>5</sup> )	( <sup>5</sup> )	<sup>4</sup> 227,598
Kansas	272,837	49,448	4,365	45,085	32,515
Louisiana	1,267	8,596	539	3,272	3,195
Maine	71,910	14,052	2,892	9,981	<sup>4</sup> 71,355
Massachusetts	1,539,289	117,347	23,514	292,761	131,858
Michigan	404,862	60,060	10,536	18,354	120,679
Minnesota	557,776	134,451	16,111	8,325	165,711
Montana			619		<sup>4</sup> 168,178
Nebraska	104,015	735	12,995	6,960	<sup>4</sup> 117,219
Nevada	15,372		732	( <sup>5</sup> )	71,400
New Hampshire	84,303	13,414	2,728	10,091	( <sup>5</sup> )
New Jersey	215,293	19,592	2,272	43,030	148,783
New Mexico	59,521	50,892	2,052	11,385	6,524
New York	1,577,342	830,589	60,001	758,254	( <sup>5</sup> )
North Carolina	66,052	33,145	3,186	35,132	<sup>4</sup> 219,441
North Dakota	163,382	23,162	538	33,787	<sup>4</sup> 15,760
Ohio	551,820	11,306	28,984	8,069	<sup>4</sup> 934,615
Oklahoma	565,986	208,136	11,628	46,686	( <sup>5</sup> )
Oregon	325,094	19,130	3,306	70,716	70,189
Pennsylvania	205,760	161,505	52,833	73,405	68,734
Rhode Island	66,888	52,635	744	21,888	<sup>4</sup> 49,499
South Carolina					<sup>4</sup> 14,818
South Dakota					<sup>4</sup> 114,325
Utah	53,352	36,519	1,254	10,488	104
Virgin Islands	160	64	6	28	62
Virginia					<sup>4</sup> 10,135
Washington	911,917	187,513	9,902	108,567	146,568
West Virginia	111,679	98,858	3,819	35,279	<sup>4</sup> 17,992
Wisconsin	759,180	149,791	17,224	51,238	113,675
Wyoming	23,091	2,290	434	2,838	<sup>4</sup> 22,611

<sup>1</sup> For the special types of public assistance figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup> Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and report-

ing these data semiannually but not on a monthly basis.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Includes payments made in behalf of recipients of the special types of public assistance.

<sup>5</sup> Data not available.

credits were first made to the State accounts on July 1, 1956. In 1957, 23 States enacted legislation authorizing the use of the money credited to their accounts for administrative purposes when it is appropriated. Only 15 States, however, enacted specific appropriation bills, mainly to finance the acquisition of office buildings.

### Temporary Disability Insurance

Two of the four State temporary disability insurance laws—those of California and New York—were amended during the 1957 legislative sessions. No changes were made in the Rhode Island and New Jersey laws, although legislation was introduced. Bills designed to establish

temporary disability insurance systems were introduced in nine State legislatures.<sup>4</sup> Although none was passed, two of the lawmaking bodies—in Massachusetts and Nevada—instructed their research organizations to prepare studies on the need for disability wage-loss protection.

New York increased the maximum weekly benefit amount for temporary disability from \$40 to \$45 and the minimum from \$10 to \$20. If a claimant's average weekly wage is less than \$20, however, his weekly benefit amount equals his average weekly wage.

A number of major changes were made in California's law; most of

<sup>4</sup> Arkansas, Connecticut, Delaware, Illinois, Massachusetts, Michigan, Minnesota, Nevada, and Ohio.

them are to go into effect on the first day of 1958. The amount of total earnings on which contributions are collected was raised from \$3,000 to \$3,600 to provide funds for the higher benefits voted by the legislature. Maximum benefits were increased from \$40 to \$50 a week. Hospitalization payments were raised from \$10 to \$12, and their maximum duration (formerly 12 days) was extended to 20 days. The base-period wages needed to qualify for benefits was changed to a flat \$300. The legislature again extended for 2 years the suspension of the prohibition against adverse selection by private plans. Other less significant changes relate to duplication of disability and workmen's compensation payments and certifications by foreign doctors.

Table 9.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, October 1957<sup>1</sup>

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>3</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>3</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>3</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>3</sup>
Total, 53 States <sup>4</sup>	\$60.67	\$55.46	\$5.38	\$100.10	\$94.66	\$5.50	\$66.21	\$62.20	\$4.12	\$59.53	\$52.17	\$7.67
Alabama	42.67	42.65	.02	41.97	41.95	.01	51.36	47.15	4.28	35.97	35.92	.05
Arkansas	44.87	41.86	3.05	57.88	56.24	1.74	105.77	99.77	6.00	34.26	31.04	3.26
California	84.47	78.47	6.00	156.72	143.56	13.16	72.52	66.01	6.72	58.36	57.70	.66
Colorado	92.92	73.92	19.00	121.15	115.44	5.70	92.90	76.90	16.00	112.78	80.78	32.00
Connecticut	72.19	71.58	.61	123.26	123.15	.11	64.32	64.27	.05	66.09	65.99	.09
Delaware	55.86	55.79	.06	116.38	104.89	11.49	63.00	55.83	7.17	63.60	57.68	5.92
District of Columbia	51.14	45.28	5.86	146.90	133.82	13.11	72.34	56.48	17.02	81.98	52.78	30.36
Hawaii	67.75	43.92	25.82	134.19	131.39	2.80	74.34	68.43	5.92	82.83	76.86	5.97
Illinois	78.12	66.85	11.27	136.28	120.17	16.20	91.13	77.07	14.06	60.30	55.83	4.90
Indiana	55.90	41.96	14.17	99.45	89.82	9.83	66.91	56.61	10.49	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Kansas	71.43	63.27	8.56	120.92	112.02	9.94	77.51	70.75	6.98	75.52	65.40	10.69
Louisiana	63.19	63.19	.01	83.42	83.04	.38	73.63	73.43	.23	49.99	49.80	.22
Maine	55.73	49.73	6.00	93.59	90.59	3.00	60.50	54.50	6.00	63.33	54.33	9.00
Massachusetts	94.98	77.64	17.84	154.85	146.03	9.26	113.35	101.73	12.04	114.36	85.33	30.99
Michigan	66.17	60.23	5.93	134.19	131.39	2.80	74.34	68.43	5.92	82.83	76.86	5.97
Minnesota	78.12	66.85	11.27	136.28	120.17	16.20	91.13	77.07	14.06	60.30	55.83	4.90
Montana	59.16	53.09	6.16	98.83	98.57	.26	70.17	68.63	1.53	59.46	54.37	5.09
Nebraska	67.84	61.83	6.01	142.48	128.24	14.66	98.79	92.94	5.86	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Nevada	67.81	52.48	15.37	142.48	128.24	14.66	71.33	60.33	11.00	88.85	88.63	30.39
New Hampshire	80.18	69.09	11.09	139.16	136.62	2.53	76.61	74.10	2.52	90.64	81.70	8.95
New Jersey	53.01	47.11	5.90	95.79	88.10	7.69	56.03	50.84	5.18	54.94	48.98	5.97
New Mexico	90.22	74.60	17.32	154.02	140.55	14.15	96.46	83.89	14.20	92.01	74.26	19.76
New York	36.26	34.98	1.28	69.27	67.71	1.56	45.72	45.06	.65	41.59	39.27	2.32
North Carolina	81.28	60.89	21.03	136.88	123.25	14.32	62.92	58.64	4.80	97.11	65.18	33.82
North Dakota	64.51	58.62	5.89	95.53	94.93	.60	64.72	56.94	7.79	53.04	52.14	.90
Ohio	72.84	66.84	6.00	99.92	87.05	12.88	87.46	81.42	6.04	79.59	73.53	6.07
Oklahoma	77.31	59.27	18.05	139.26	134.68	4.72	83.89	73.02	10.88	87.62	68.91	18.78
Oregon	50.05	45.94	4.11	114.68	109.57	5.11	62.62	59.64	2.98	57.95	52.51	5.44
Pennsylvania	70.35	61.38	9.00	121.15	107.80	13.35	70.92	65.45	6.00	78.37	66.37	12.00
Rhode Island	64.73	58.76	5.97	127.50	114.50	13.00	72.72	67.02	5.70	70.88	64.96	5.92
Utah	18.60	18.35	.25	35.21	34.97	.24	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	20.00	19.74	.26
Virgin Islands	91.52	75.33	16.36	151.24	131.87	19.51	103.67	91.53	12.73	104.77	85.34	19.77
Washington	35.31	30.24	5.07	88.31	82.78	5.53	37.77	34.36	3.42	37.82	33.31	4.51
West Virginia	78.41	59.38	19.43	157.14	137.52	19.86	82.94	66.62	16.51	124.32	83.13	41.52
Wisconsin	67.80	61.64	6.16	124.31	120.69	3.72	70.61	64.13	6.48	68.07	62.44	5.63
Wyoming												

<sup>1</sup> Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup> Averages based on cases receiving money payments, vendor payments for medical care, or both.

<sup>3</sup> May also include small amounts for assistance in kind and vendor payments for other than medical care. Averages based on number of cases receiving payments. See tables 10-13 for average payments for States not making vendor payments for medical care.

<sup>4</sup> For aid to the permanently and totally disabled represents data for the 48 States with programs in operation.

<sup>5</sup> No program for aid to the permanently and totally disabled.

<sup>6</sup> A average payment not computed on base of less than 50 recipients.

(Continued from page 21)

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**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, October 1957<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1957 in—		October 1956 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,495,735	\$151,413,065	\$60.67	+0.1	+2.7	-0.7	+4.9
Ala.	104,934	4,477,564	42.67	+1.1	-4.4	+2.9	+12.2
Alaska	1,558	99,556	63.90	-0.3	-5.5	-4.5	+4.5
Ariz.	14,188	786,810	55.46	+3.3	+3.3	+5.5	+1.1
Ark.	56,011	2,513,252	44.87	+6.6	+3.8	+1.6	+26.9
Calif.	265,241	22,403,709	84.47	+6.6	+14.0	-3.3	+11.8
Colo. <sup>3</sup>	52,298	4,281,889	81.87	(4)	-1.1	-6.6	-14.8
Conn.	15,470	1,437,474	92.92	-6.6	-1.1	-5.0	-2.4
Del.	1,628	80,300	49.32	+2.2	+4.4	+1.5	+3.0
D. C.	3,088	173,041	55.86	+1.2	+1.4	+3.2	+10.1
Fla.	69,402	3,580,120	51.59	+1.1	+4.4	+4.4	+2.8
Ga.	98,752	4,245,169	42.99	(4)	+1.1	+6.6	+1.7
Hawaii	1,575	80,543	51.14	-8.8	-1.4	-1.3	+15.7
Idaho	8,191	496,378	60.60	+2.2	+3.3	-1.7	-1.7
Ill.	84,821	5,746,963	67.75	-3.3	+4.4	-5.0	+3.5
Ind.	31,917	1,784,287	55.90	-5.5	-1.4	-5.7	+2.3
Iowa	38,175	2,563,932	67.16	-2.2	-1.1	-3.2	-3.9
Kans.	31,855	2,275,508	71.43	-2.2	-1.0	-3.5	-1.9
Ky.	58,720	2,269,213	38.64	+1.1	+1.1	+1.9	+1.8
La.	124,999	7,898,172	63.19	+2.2	+6.6	+1.9	+1.7
Maine	11,985	667,880	55.73	+8.8	-2.4	+2.0	+9.0
Md.	9,794	505,426	51.61	(4)	+6.6	-2.7	+3.7
Mass.	86,275	8,194,234	94.98	+2.2	+3.1	+1.4	+15.1
Mich.	68,233	4,514,676	66.17	-2.2	+4.6	-3.0	+5.8
Minn.	49,504	3,867,026	78.12	+1.1	+2.1	-1.9	+6.0
Miss.	81,641	2,325,781	28.49	(4)	-1.1	+13.7	+12.1
Mo.	125,454	6,839,628	54.52	-1.1	-1.1	-2.0	-2.5
Mont.	8,162	505,518	61.94	-5.5	-6.6	-4.2	+6.6
Nebr.	16,904	1,000,096	59.16	-1.1	+10.9	-2.1	+9.5
Nev.	2,558	173,531	67.84	+9.9	+1.3	-9.9	+4.8
N. H.	5,485	371,931	67.81	-1.1	+2.3	-5.1	-1.1
N. J.	19,422	1,557,234	80.18	-1.1	+2.2	-7.7	+6.2
N. Mex.	10,094	535,038	53.01	+7.7	+8.8	+9.2	+10.3
N. Y.	91,064	8,215,938	90.22	+1.1	+1.0	-4.2	+6.6
N. C.	51,603	1,871,117	36.26	(4)	+2.2	-2.2	+10.2
N. Dak.	7,770	631,533	81.28	-6.6	+5.2	-2.5	+10.5
Ohio	93,703	6,045,011	64.51	(4)	-1.1	-3.5	-1.7
Okla.	94,274	6,896,926	72.84	+2.2	+5.5	-5.5	+12.4
Oreg.	18,006	1,391,976	77.31	-2.2	+1.0	-1.9	+8.9
Pa.	50,085	2,506,647	50.05	+1.1	-2.2	-4.3	-5.1
P. R.	42,414	342,438	8.07	-4.4	-1.1	-1.3	(4)
R. I.	7,432	522,821	70.35	+2.2	+2.2	-5.1	+2.1
S. C.	36,623	1,368,287	37.36	-3.3	-1.1	-3.3	-1.7
S. Dak.	10,018	491,032	49.01	(4)	+5.5	-2.3	+2.9
Tenn.	57,819	2,120,489	36.67	-1.1	+6.6	-4.0	+2.4
Tex.	223,981	10,107,648	45.13	(4)	+2.2	+3.3	+9.9
Utah	8,940	578,667	64.73	-1.1	+2.2	-3.1	+3.0
Vt.	6,377	322,317	50.54	-2.2	-1.1	-4.0	-2.5
V. I.	642	11,938	18.60	-1.5	-9.9	-5.0	-4.5
Va.	16,045	568,665	35.44	(4)	+2.2	-2.6	+9.1
Wash.	55,754	5,102,651	91.52	+1.1	+2.2	-7.7	+12.2
W. Va.	22,028	777,864	35.31	-1.1	+4.0	-3.7	+6.7
Wis.	39,065	3,063,069	78.41	(4)	+11.0	-4.4	+11.7
Wyo.	3,748	254,122	67.80	-1.1	-4.4	-3.4	+5.1

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Includes 4,150 recipients aged 60-64 in Colorado and payments of \$350,228 to these recipients. Such payments were made without Federal participation.

<sup>3</sup> In addition, supplemental payments of \$6,252 from general assistance funds were made to 45 recipients.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Decrease of less than 0.05 percent.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, October 1957<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1957 in—		October 1956 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	108,450	\$7,180,659	\$66.21	(4)	+3.4	+1.5	+6.9
Ala.	1,669	64,510	38.65	-0.4	-0.3	-1.6	+28.0
Alaska	85	5,791	68.13	(4)	(4)	(4)	(4)
Ariz.	821	52,892	64.42	+1.2	+1.2	+4.1	+3.3
Ark.	2,057	105,647	51.36	+4.4	+4.9	0	+22.6
Calif. <sup>3</sup>	13,573	1,435,596	105.77	+4.4	+16.1	+2.0	+17.1
Colo.	315	22,844	72.52	+3.3	+3.2	-4.0	+5.3
Conn.	315	29,264	92.90	-9.9	-5.6	-4.5	-13.7
Del.	262	18,914	72.19	+4.0	+3.9	+19.6	+26.0
D. C.	247	15,887	64.32	+2.5	+2.8	-6.1	(4)
Fla.	2,508	141,702	56.50	(4)	+2.2	-2.6	+1.1
Ga.	3,464	166,699	48.12	-1.1	-1.1	-2.2	+6.6
Hawaii	84	5,292	63.00	(4)	(4)	(4)	(4)
Idaho	179	11,790	65.87	-2.2	-2.2	-2.7	-5.6
Ill.	3,323	240,400	72.34	-6.6	+3.3	-3.9	+7.7
Ind.	1,814	121,374	66.91	-2.2	-3.1	-3.3	+3.9
Iowa	1,468	121,896	83.04	-1.1	-1.1	-1.7	(4)
Kans.	625	48,444	77.51	-5.5	-2.2	-8.8	+4.4
Ky.	3,261	130,020	39.87	+5.5	+4.4	+2.9	+3.0
La.	2,395	176,340	73.63	+1.3	+9.9	+12.1	+10.8
Maine	482	29,160	60.50	-2.2	-1.3	-6.2	+3.3
Md.	462	26,255	56.83	-2.2	-7.7	-1.5	+2.6
Mass.	1,953	221,382	113.35	-2.2	+1.0	+3.4	+11.9
Mich.	1,781	132,404	74.34	-2.2	+3.2	-1.1	+9.7
Minn.	1,146	104,438	91.13	-7.7	+5.7	-3.0	+4.7
Miss.	5,117	198,235	38.74	+1.3	+9.9	+27.4	+27.0
Mo. <sup>4</sup>	5,156	309,360	60.00	+4.4	+4.4	+5.0	+5.0
Mont.	404	28,347	70.17	-1.5	-2.9	-3.1	+2.3
Nebr.	978	74,752	76.43	+5.5	+16.8	+12.7	+31.2
Nev.	125	12,349	98.79	+2.5	+3.9	+8.7	+38.2
N. H.	248	17,691	71.33	0	(4)	-2.4	+1.4
N. J.	903	69,182	76.61	-6.6	+1.1	-3.9	+1.0
N. Mex.	396	22,186	56.03	-8.8	-6.6	+1.8	+2.3
N. Y.	4,224	407,408	96.46	-4.4	+5.5	-2.0	+1.8
N. C.	4,881	223,142	45.72	-1.2	-1.0	-5.5	+1.7
N. Dak.	1,112	7,047	62.92	-1.8	-5.7	-6.7	-1.1
Ohio	3,723	240,996	64.72	-1.2	+7.7	-2.2	+2.0
Okla.	1,926	168,446	87.46	+3.3	+4.4	-1.3	+9.9
Oreg.	304	25,504	83.89	-7.7	+4.0	-7.6	+5.7
Pa.	17,731	1,110,361	62.62	(4)	+1.1	+2.7	+2.4
P. R.	1,781	14,313	8.04	-2.3	+5.5	+5.0	+6.1
R. I.	124	8,794	70.92	-2.4	-3.2	-22.0	-23.5
S. C.	1,758	73,537	41.83	-5.5	-7.7	-1.6	-1.1
S. Dak.	190	9,352	49.22	+1.1	+1.1	-3.1	+1.6
Tenn.	2,957	122,335	41.37	-4.4	-1.1	-4.4	-1.5
Tex.	6,482	318,162	49.08	+5.5	+5.5	-1.2	-9.9
Utah	220	15,998	72.72	+9.9	+2.2	-2.2	+7.2
Vt.	135	7,384	54.70	-1.5	-9.9	-7.7	+6.6
V. I.	22	462	(4)	(4)	(4)	(4)	(4)
Va.	1,258	52,231	41.52	-4.4	-1.1	-1.9	+7.2
Wash. <sup>5</sup>	778	80,652	103.67	+4.4	-3.3	-1.0	+10.9
W. Va.	1,118	42,229	37.77	-1.8	(4)	-4.8	-3.3
Wis.	1,043	86,504	82.94	-4.4	+7.6	-5.4	+7.8
Wyo.	67	4,731	70.61	(4)	(4)	(4)	(4)

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$37,295 to 330 recipients; Missouri, \$38,547 to 629 recipients; Pennsylvania, \$647,227 to 10,354 recipients; and Washington, \$37 to 1 recipient.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Decrease of less than 0.05 percent.

GLUECK, SHELDON, and GLUECK, ELEANOR. "Working Mothers and Delinquency." *Mental Hygiene*, New York, Vol. 41, July 1957, pp.

327-352. \$1.50.  
HEYLE, JEAN. "Child Welfare Works with Juvenile Court." *Child Welfare*, New York, Vol. 36, Oct. 1957

pp. 17-19. 45 cents.  
KAHN, ALFRED J. *For Children in Trouble: An Exploratory Study of Major Problems Facing New York*

Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, October 1957<sup>1</sup>

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		September 1957 in—		October 1956 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	651,479	2,433,460	1,861,756	\$65,213,445	\$100.10	\$26.80	+0.7	+3.0	+7.5	+15.6
Alabama.....	21,342	84,049	65,071	895,686	41.97	10.66	+6	+6	+7.2	+59.9
Alaska.....	1,239	4,222	3,095	103,473	83.51	24.51	-1.6	-2.1	-7.7	-10.8
Arizona.....	5,432	20,929	16,043	542,872	99.94	25.94	-1	-4.5	+11.9	+14.2
Arkansas.....	7,710	29,294	22,908	446,235	57.88	15.23	+6	+2.4	+6.4	+10.8
California.....	53,161	190,511	147,835	8,331,253	156.72	43.73	+1.8	+15.3	+6.8	+26.0
Colorado.....	6,140	23,812	18,500	743,831	121.15	31.24	+1.0	+1.4	+6.5	+15.5
Connecticut.....	5,651	18,226	13,564	792,179	140.18	43.46	+5	+7	+6.7	+4.9
Delaware.....	1,450	5,474	4,180	126,942	87.55	23.19	+1.7	+2.4	+23.1	+21.9
District of Columbia.....	2,698	11,709	9,155	332,555	123.26	28.40	+5.3	+5.0	+25.9	+47.0
Florida.....	23,090	83,361	64,187	1,363,317	59.04	16.35	+7	+8	+6.4	+4
Georgia.....	14,444	53,342	40,891	1,188,974	82.32	22.29	+4	+7	+3.6	+3.9
Hawaii.....	2,724	10,640	8,533	317,024	116.38	29.80	+8	-2.5	-2.8	+17.9
Idaho.....	1,740	6,406	4,725	242,838	139.56	37.91	-4	-7	+3.3	+6.3
Illinois.....	26,285	106,600	81,716	3,861,234	146.90	36.22	-1.3	-1.0	+5.2	+9.1
Indiana.....	9,426	33,852	25,271	937,401	99.45	27.69	-1	-6	+7.3	+14.7
Iowa.....	7,349	26,804	20,003	859,415	116.94	32.06	-1	+6	+6.9	+5.5
Kansas.....	4,973	18,338	14,282	601,354	120.92	32.79	+6	+7	+7.0	+7.3
Kentucky.....	19,395	70,595	53,231	1,388,850	71.61	19.67	-4	-7	+4.5	+4.7
Louisiana.....	22,519	90,032	69,278	1,878,557	83.42	20.87	+1.8	+1.5	+13.8	+24.5
Maine.....	4,684	16,334	12,023	438,385	93.59	26.84	+7	+3	+7.7	+13.7
Maryland.....	6,699	27,653	21,610	677,160	101.08	24.49	+1.0	+1.0	+6.3	+9.9
Massachusetts.....	12,675	43,122	31,964	1,962,773	154.85	45.52	+6	+5.4	+1.9	+15.7
Michigan.....	21,417	76,511	56,337	2,874,026	134.19	37.56	+7	+2.3	+11.2	+24.3
Minnesota.....	8,297	28,215	21,743	1,130,676	136.28	40.07	+2	+1.8	+3.2	+10.2
Mississippi.....	14,439	54,006	42,474	407,402	28.22	7.54	+1.3	+1.4	+22.7	+24.5
Missouri.....	21,928	80,904	60,887	1,910,397	87.12	23.61	+1.0	+1.6	+14.8	+29.3
Montana.....	2,088	7,560	5,866	245,881	117.76	32.52	-2.4	-2.8	+2.3	+10.6
Nebraska.....	2,809	10,402	7,857	277,614	98.83	26.69	-5	-5	+3.1	+3.2
Nevada.....	678	2,204	1,683	59,696	88.05	27.09	+2.3	+1.3	+29.6	+22.6
New Hampshire.....	915	3,464	2,614	130,372	142.48	37.64	+9	+5.4	-9	+3.9
New Jersey.....	7,739	25,848	19,672	1,076,923	139.16	41.66	+2.4	+2.2	+15.9	+32.2
New Mexico.....	6,621	25,054	19,165	634,206	95.79	25.31	-1.9	-2.2	+9.3	+11.8
New York.....	58,714	223,681	166,948	9,043,393	154.02	40.43	+1.3	+3.7	+8.4	+14.5
North Carolina.....	21,304	82,863	63,735	1,475,734	69.27	17.81	+2.4	+2.7	+11.3	+21.5
North Dakota.....	1,618	6,002	4,625	221,472	136.88	36.90	-3.4	-2	-7	+11.1
Ohio.....	18,868	73,255	56,007	1,802,459	95.53	24.61	+3	+7	+7.3	+9.9
Oklahoma.....	16,165	55,535	42,207	1,615,281	99.92	29.09	+2	+3	+3.1	+22.6
Oregon.....	4,055	14,958	11,339	564,701	139.26	37.75	+3.4	+2.8	+22.8	+27.9
Pennsylvania.....	31,599	123,705	94,343	3,623,755	114.68	29.29	+1.0	+5	+9.7	+11.2
Puerto Rico.....	45,553	162,713	130,470	605,007	13.28	3.72	+9	+1.8	+9.4	+36.3
Rhode Island.....	3,944	13,975	10,405	477,812	121.15	34.19	+1.1	+1.6	+14.2	+19.3
South Carolina.....	8,583	33,583	26,275	473,714	55.19	14.11	+9	+1.0	+8.2	+7.3
South Dakota.....	2,899	9,940	7,541	258,177	89.06	25.97	+6	-9	+5.2	+11.5
Tennessee.....	18,755	68,518	51,471	1,235,127	65.86	18.03	-1.0	-6	-2.1	+2.7
Texas.....	23,272	95,648	72,653	1,650,802	70.94	17.26	-1	( <sup>3</sup> )	+8.5	+9.4
Utah.....	2,809	9,858	7,328	358,141	127.50	36.33	+1	-6	+2.2	+15.1
Vermont.....	1,053	3,715	2,804	95,965	91.13	25.83	-9	+3	+2.4	+7.3
Virgin Islands.....	267	1,014	849	9,400	35.21	9.27	0	-1.3	+9.4	+10.8
Virginia.....	8,616	34,377	26,888	628,719	72.97	18.29	( <sup>3</sup> )	+1	-1.3	+5.5
Washington.....	9,612	33,466	24,898	1,453,758	151.24	43.44	+1.4	+2.2	+9.8	+34.3
West Virginia.....	17,878	67,919	52,694	1,578,778	88.31	23.25	-1	+1.9	+1	+3.8
Wisconsin.....	7,543	27,060	20,228	1,185,299	157.14	43.80	( <sup>3</sup> )	+3.3	-4.0	+2.1
Wyoming.....	615	2,202	1,676	76,450	124.31	34.72	+1.2	-6	+4.6	+9.8

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> In addition, supplemental payments were made from general assistance funds to an unknown number of families.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Increase of less than 0.05 percent.

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**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, October 1957<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1957 in—		October 1956 in—	
				Number	Amount	Number	Amount
Total.....	287,373	\$17,107,772	\$59.53	+0.6	+1.4	+8.4	+11.4
Ala.....	12,696	456,673	35.97	( <sup>2</sup> )	+3	+4.9	+43.4
Ark.....	6,832	234,035	34.26	+7	+6.2	+10.9	+19.2
Calif.....	4	278	( <sup>3</sup> )				
Colo.....	5,270	307,565	58.36	+3	+1.3	+3.0	+2.2
Conn.....	2,104	237,291	112.78	-1.0	-4.4	-3.4	-12.2
Del.....	309	19,484	63.06	-2.2	-1.5	-13.7	-10.2
D. C.....	2,469	163,164	66.09	+7	+1	+3.0	+10.0
Fla.....	5,944	332,842	56.00	+1.2	+1.9	+53.3	+55.2
Ga.....	13,935	651,232	46.73	+8	+7	+11.6	+11.7
Hawaii.....	1,162	73,909	63.60	-3.0	-1.5	-10.7	+5.7
Idaho.....	928	59,402	64.01	-2	-1	+2.0	-2.1
Ill.....	13,068	1,073,732	81.98	-3	+4	+33.8	+38.9
Kans.....	4,218	318,535	75.52	+3	+7	+5	+7.2
Ky.....	5,742	218,245	38.01	+8.9	+8.9	( <sup>4</sup> )	( <sup>4</sup> )
La.....	14,678	733,683	49.99	+3	+4	+3.8	+10.5
Maine.....	1,109	70,235	63.33	+1.8	+3	+46.5	+52.1
Md.....	5,029	295,151	58.69	( <sup>5</sup> )	+2	-6	+2.5
Mass.....	9,446	1,080,276	114.36	( <sup>5</sup> )	+6	-16.4	-7.9
Mich.....	3,075	254,710	82.83	+1.9	+6.2	+16.0	+18.6
Minn.....	1,700	102,517	60.30	+1.0	+1.3	+20.7	+27.3
Miss.....	5,547	105,631	19.04	+3.7	+5.1	+43.4	+10.9
Mo.....	14,710	831,943	56.56	+5	+2	+8.0	+6.9
Mont.....	1,446	98,589	68.18	-9	-6	-1.3	+1.0
Nebr.....	1,367	81,278	59.46	-1	+5.3	+20.3	+26.9
N. H.....	332	29,497	88.85	-6	+1.1	+11.0	+10.2
N. J.....	4,810	435,986	90.64	+1.0	+1.5	+12.4	+16.5
N. Mex.....	1,908	104,832	54.94	+5	+5	+10.0	+10.6
N. Y.....	38,368	3,530,086	92.01	+9	+2.2	-3.2	-2
N. C.....	15,143	629,823	41.59	+5	+5	+11.2	+19.0
N. Dak.....	999	97,009	97.11	-1.2	+15.8	+2.3	+24.1
Ohio.....	8,993	476,964	53.04	-8	-1.6	+3.3	+2.5
Okla.....	7,685	612,481	79.59	+6	-4	+12.1	+51.7
Oreg.....	3,765	329,879	87.62	+3.7	+4.6	+13.1	+18.5
Pa.....	13,496	782,107	57.95	+1.4	+1.5	+5.6	+3.0
P. R.....	20,879	183,157	8.77	-6	-1	+2.0	+2.6
R. I.....	1,824	142,943	78.37	+3.5	+2.6	+11.4	+12.2
S. C.....	7,681	266,309	34.67	-8	-9	-1.1	-1.7
S. Dak.....	937	47,157	50.33	+1.1	+1.6	+15.4	+21.0
Tenn.....	4,448	179,026	40.25	+1.3	+1.7	+50.6	+55.1
Tex.....	358	17,043	47.61	+51.1	+50.9		
Utah.....	1,772	125,593	70.88	-8	-9	-4	+6.6
Vt.....	618	33,086	53.54	+7	+5.6	+9.2	+16.5
V. I.....	109	2,180	20.00	0	-1	+4.8	+7.3
Va.....	5,364	223,209	41.61	+3	+5	+3.2	+8.1
Wash.....	5,491	575,309	104.77	+8	+1.6	+3.4	+12.7
W. Va.....	7,827	295,990	37.82	-2.5	+1.3	-7.0	-2
Wis.....	1,294	153,405	124.32	-1.5	+12.4	+6	+18.3
Wyo.....	504	34,307	68.07	+1.0	-2.4	-1.8	+4.1

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Decrease of less than 0.05 percent.

<sup>3</sup> Average payment not computed on base of less than 50 recipients.

<sup>4</sup> Not computed; September 1956 first month of operation.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> In addition, supplemental payments from general assistance funds were made to some recipients—\$8,292 in Nebraska and an unknown amount in Ohio.

**Table 14.—General assistance: Cases and payments to cases, by State, October 1957<sup>1</sup>**

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	September 1957 in—		October 1956 in—	
				Number	Amount	Number	Amount
Total.....	297,000	\$17,152,000	\$57.66	+3.2	+6.3	+5.6	+12.1
Ala.....	90	1,155	12.83	( <sup>2</sup> )	( <sup>2</sup> )	-26.2	-23.1
Alaska.....	153	10,090	65.95	+10.9	+15.5	+6.2	+23.0
Ariz.....	2,236	99,026	44.29	-6	+1.6	+15.3	+16.3
Ark.....	313	4,082	13.04	+23.7	+20.8	-11.6	-16.0
Calif.....	30,733	1,643,189	53.47	+4.3	+4.8	+12.1	+15.1
Colo.....	1,307	48,959	37.46	+2.8	+2.1	-10.6	-18.8
Conn.....	3,528	219,105	62.10	-7	-7.7	+33.1	+44.8
Del.....	1,350	80,089	59.33	+5.5	+6.2	+45.5	+55.3
D. C.....	806	54,237	67.29	+13.5	+13.2	+36.1	+49.1
Fla.....	5,300	93,800					
Ga.....	2,208	51,970	23.54	+6.6	+5.8	+1	+7.6
Hawaii.....	1,276	77,624	60.83	-2.2	-2	-14.6	-1.0
Ill.....	27,853	2,188,927	78.59	+3.0	+8.7	( <sup>3</sup> )	+8.2
Ind.....	13,557	444,829	32.81	+5.5	+4.6	+14.7	+10.9
Iowa.....	3,465	117,490	33.91	+1.9	+8.3	-2.0	-2.3
Kans.....	1,726	94,084	54.51	-8	-1.2	-3.6	-3.7
Ky.....	2,808	95,392	33.97	+5.0	+10.2	+4.5	+20.7
La.....	9,616	431,256	44.85	+3.2	+3.1	+13.7	+19.1
Maine.....	2,102	82,922	39.45	+4.4	+4.4	( <sup>4</sup> )	( <sup>4</sup> )
Md.....	1,998	114,076	57.10	+1.9	+1.2	+4.2	+9.7
Mass.....	8,585	547,328	63.75	+3.4	+9.9	-11.9	-4.3
Mich.....	22,229	1,922,357	86.48	+6.0	+14.1	+17.9	+30.0
Minn.....	5,525	339,643	61.47	+4.3	+10.1	+2.4	+8.8
Miss.....	962	13,556	14.09	+2.2	+1.4	+6.9	+5.3
Mo.....	6,694	330,439	49.36	-1.6	-1.3	+1.0	+2.7
Mont.....	609	21,510	35.32	+11.7	+10.6	+15.1	+9.1
Nebr.....	1,105	46,865	42.41	+1.7	+21.3	-7.7	-3.7
Nev.....	330	10,900					
N. H.....	947	44,984	47.50	+9.1	+9.8	+16.9	+11.1
N. J.....	7,507	677,162	90.20	+6.9	+10.4	+16.7	+31.5
N. Mex.....	436	15,823	36.29	+3.3	+2.1	+24.6	+54.0
N. Y.....	24,994	2,092,675	83.73	+1.5	+4.9	+6.7	+14.5
N. C.....	2,536	56,669	22.35	+4.9	-1.4	-3.1	-9.0
N. Dak.....	291	12,499	42.95	+22.3	+10.0	-6.4	-29.4
Ohio.....	28,560	1,599,861	56.02	+4.0	+6.9	+10.5	+19.6
Okla.....	7,089	102,664	14.48	-2.5	+5.9	-15.8	-23.1
Oreg.....	10,400	241,715			+16.1		+14.0
Pa.....	21,355	1,339,179	62.71	+8	-2	-2.3	-6.2
P. R.....	1,587	10,608	6.68	-17.9	-17.0	+78.7	+1.6
R. I.....	3,227	218,550	67.73	+3.9	+4.7	+8.5	+2.9
S. C.....	1,458	34,243	23.49	-4.8	-3.9	-16.0	-16.4
S. Dak.....	953	31,861	33.43	+10.0	+6.9	-5.5	-17.9
Tenn.....	2,199	39,546	17.98	-4.7	+1.6	+17.6	+19.8
Tex.....	9,400	235,000					
Utah.....	1,421	91,345	64.28	-4	+0.5	+6	+3.0
Vt.....	1,100	51,000					
V. I.....	133	2,498	18.78	+2.3	-9	+9.9	+8.5
Va.....	1,723	61,405	35.64	-5	-2.4	+2.1	+4.4
Wash.....	10,986	763,380	69.49	+6.7	+7.9	+14.6	+22.5
W. Va.....	2,111	71,564	33.90	+4	+1.6	-22.0	-18.5
Wis.....	6,739	515,771	76.54	+2.2	+2.1	+6.8	+12.2
Wyo.....	258	12,214	47.34	+6.2	-1.1	+11.2	+4.1

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services. Excludes Idaho; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 10 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Decrease of less than 0.05 percent.

<sup>8</sup> Includes an unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Not computed; data not comparable.

<sup>10</sup> Estimated.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Includes an unknown number of cases and payments representing supplementation of other assistance programs.

<sup>13</sup> Includes cases and payments under the general assistance and emergency assistance programs; some cases received assistance under both programs.

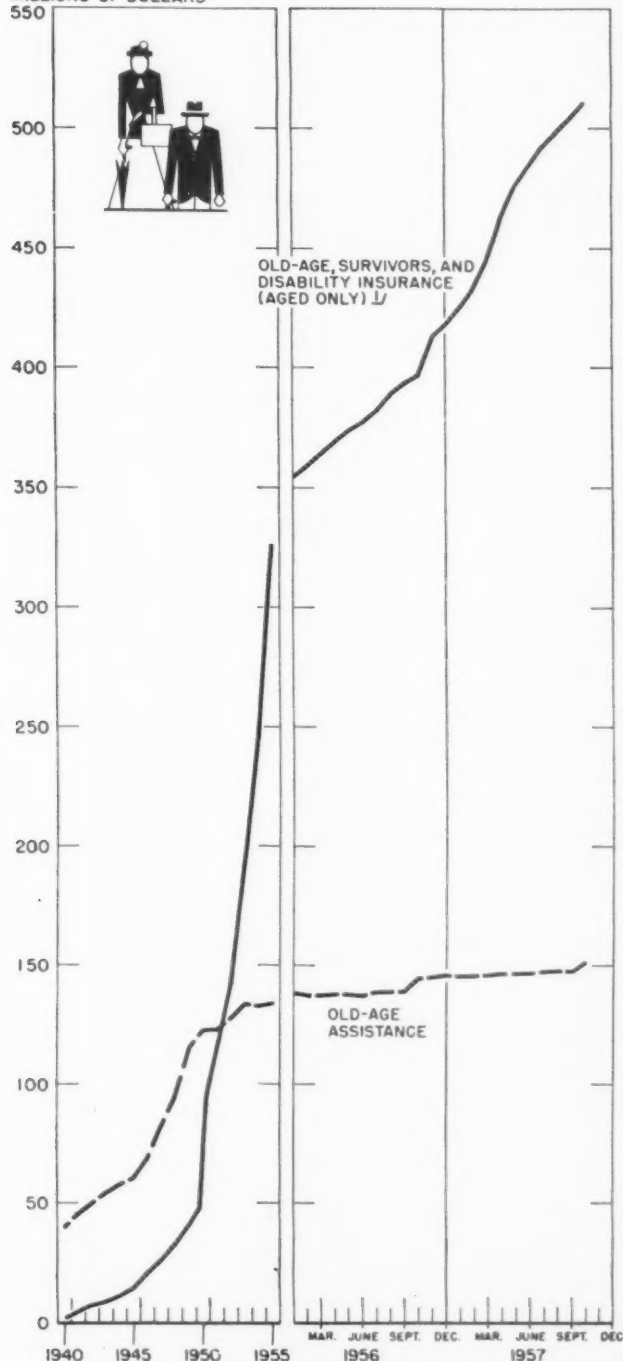
<sup>14</sup> Estimated on basis of reports from sample of local jurisdictions.



# Social Security Operations\*

## PAYMENTS

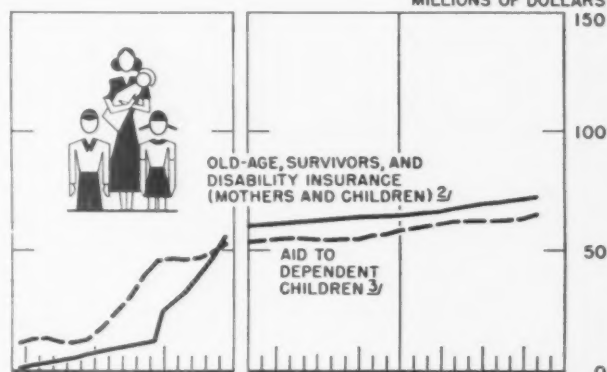
MILLIONS OF DOLLARS



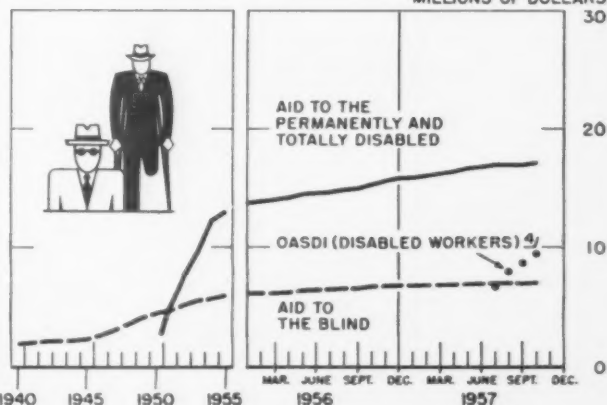
MILLIONS OF DOLLARS



MILLIONS OF DOLLARS



MILLIONS OF DOLLARS



\* Old-age, survivors, and disability insurance: benefits paid during month (current-payment status); annual data represent average monthly total. Public assistance: payments during month under all State programs; annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

<sup>1</sup> Receiving old-age, wife's or husband's, widow's or widower's,

or parent's benefit. Beginning September 1950 includes a small proportion of younger wife beneficiaries with child beneficiaries in their care.

<sup>2</sup> Includes some persons receiving "childhood disability" benefits.

<sup>3</sup> Children plus 1 adult per family when adults are included in assistance group; before October 1950 partly estimated.

<sup>4</sup> Disabled workers aged 50-64.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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